DOCUMENT RESUME

ED 332 005 CE 057 946

TITLE	Survival Skills for the Real World. Revised.
INSTITUTION	Oklahoma State Dept. of Education, Oklahoma City. Curriculum Div.
PUB DATE	90
NOTE	262p.
PUB TYPE	Guides - Classroom Use - Teaching Guides (For Teacher) (052)
EDRS PRICE	MF01/PC11 Plus Postage.
DESCRIPTORS	*Daily Living Skills; Employment Interviews; High Schools; *Independent Living; *Job Search Methods; Job Skills; Money Management; Self Evaluation (Individuals); State Curriculum Guides; Taxes

ABSTRACT

This guide shares survival skills activities with Oklahoma educators of students in grades 9-12. Thirteen sections are included: (1) self-appraisal; (2) skills employers look for; (3) locating available jobs; (4) investigating job requirements; (5) applying for a job; (6) interviewing for a job; (7) deciding about a job; (8) responsibilities of car ownership; (9) starting on your own; (10) managing your money; (11) responsibilities as a taxpayer; (12) additional information for students; and (13) additional information for teachers. Each section contains a key, general instructions, a teacher introduction, suggested learner outcomes, a table of contents, and lessons. Handouts are included throughout. Additional information for students includes available assistance--state services, free services, and a glossary. Additional information for teachers includes 29 printed resources, 6 nonprint resources, and an evaluation sheet for the guide. (NLA)

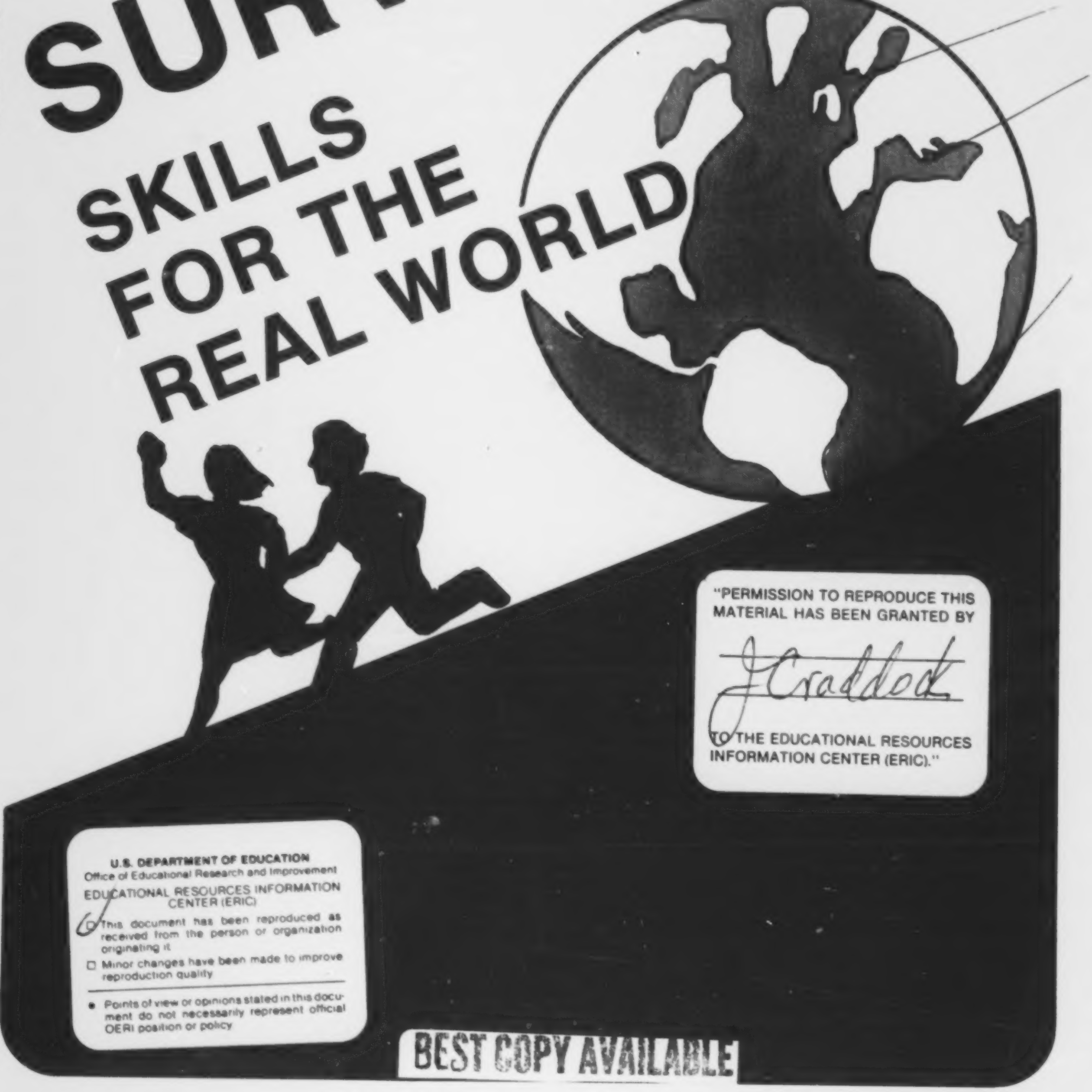
****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

CE

ED332005

CE057946

SURVIVAL
SKILLS FOR THE REAL WORLD



"PERMISSION TO REPRODUCE THIS MATERIAL HAS BEEN GRANTED BY
J Craddock
TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

U.S. DEPARTMENT OF EDUCATION
Office of Educational Research and Improvement
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)
☑ This document has been reproduced as received from the person or organization originating it
☐ Minor changes have been made to improve reproduction quality
- Points of view or opinions stated in this document do not necessarily represent official OERI position or policy

BEST COPY AVAILABLE

SURVIVAL
SKILLS
FOR
THE REAL WORLD

1907

Oklahoma State Department of Education
Gerald E. Hoeltzel
State Superintendent of Public Instruction

Revised 1990

Prepared by
CURRICULUM SECTION

Oklahoma City, Oklahoma

This publication, printed by the University of Oklahoma Printing Services, is issued by Oklahoma State Department of Education as authorized by Gerald E. Hoeltzel, State Superintendent of Public Education. 5,000 copies have been prepared at a cost of $13,450.00. Copies have been deposited with the Publication Clearing House of the Oklahoma Department of Libraries. June, 1990.

Copyrighted by the Oklahoma State Department of Education, 1990. The contents of this publication cannot be reproduced in part or whole and sold.

FOREWORD

Today, educators are aware of the necessity for including practical skills for the real world in the education of their students. From starting out on their own to responsibilities as taxpayers, students need meaningful guidance and instruction to survive society's problems.

Critical points of applying for a job, legal aspects of leases and taxes, as well as financial recommendations are all provided in this guide. Included are many strategies, activities, and resources so that educators can integrate ideas right into any curriculum. All students can benefit by learning the basic life skills presented in this timely resource.

Gerald E. Hoeltzel

Gerald E. Hoeltzel
State Superintendent

ACKNOWLEDGEMENTS

OKLAHOMA STATE DEPARTMENT OF EDUCATION ADMINISTRATORS

Gerald E. Hoeltzel, State Superintendent of Public Instruction
Judy Leach, Associate Superintendent, Instructional Services
John Robberson, Assistant Superintendent, Curriculum Services
Mary Reid, Executive Director, Curriculum

OKLAHOMA PUBLIC SCHOOLS ADMINISTRATORS

Gene Buinger, Superintendent, Jenks Public Schools
Leroy Holloway, Superintendent, Okemah Public Schools
Billy D. Childress, Superintendent, Cushing Public Schools
Kara Gae Wilson, Tulsa County Superintendent of Schools
Bill Salwaechter, Superintendent, Claremore Public Schools
Gary Toothaker, Superintendent, Bartlesville Public Schools
Arthur Steller, Superintendent, Oklahoma City Public Schools

COMMITTEE MEMBERS

Mimi Leard
Coordinator of Curriculum Development
Oklahoma State Department of Education

Tyrone Cole
Oklahoma City Public Schools

Steve Cowden
Tulsa County Asst. Superintendent

Marilyn Heiberger
Claremore Public Schools

Jorja Jacobs
Jenks Public Schools

Shari Parks
Okemah Public Schools

Pat Snow
Cushing Public Schools

Beverly Teague
Bartlesville Public Schools

Mary Anderson
State Dept. of Education

Barbara Duffy
San Mateo, California

ARTISTS

Sandra Boules
Jeannie Mendell

PREFACE

In recent years educators have been faced with the task of assisting students to develop skills necessary for survival in the world around them. No longer is it sufficient for the school to simply develop students' basic abilities. Students must be equipped with further practical skills to face the challenges of daily life and to achieve their own personal goals.

Survival Skills for the Real World was written to share ideas and activities with educators interested in, and working with, students in grades 9-12. It begins by focusing on self-appraisal, then employment, an area of primary concern for survival skills, and by addressing both full and part-time jobs and career selection. It then proceeds to explore personal and family management. A list of service organizations is provided for those students needing additional help.

The guide provides lists of suggested learner outcomes to enable a teacher or principal to keep individual student progress records if desired. Many pages are designed to be duplicated for student use. Teacher directions, additional resources, and other suggested activities are included. The activities can be used in sequential order or individually to fill a specific need.

The two committees have made every effort to develop practical, usable materials. Realizing teachers have little planning time, all handouts are ready to be copied with no additional preparation time. Note the key on the back of each section's title page for easy recognition of all special pages.

It is hoped that this guide will serve as a helpful tool in presenting activities that will enable students to develop "Survival Skills." Keep in mind that **Survival Skills for the Real World** is only the beginning--a springboard--to numerous activities that can be created by innovative educators.

TABLE OF CONTENTS

PAGES

1. **SELF-APPRAISAL** 1
Through questionnaires and comparisons, students will explore individual attributes, assets, liabilities, needs, wants, interests, and aptitudes, and relate these to individual career choices...

2. **SKILLS EMPLOYERS LOOK FOR** 21
Phone book practice, making change, following directions, choosing between two students' school records, sample polygraph instructions...

3. **LOCATING AVAILABLE JOBS** 43
Outline of job information sources, student worksheets for reading and placing want ads...

4. **INVESTIGATING JOB REQUIREMENTS** 61
Handouts on chauffeur's license, school bus drivers, bonding, and union admittance...

5. **APPLYING FOR A JOB** 75
Students will prepare a personal data sheet, complete sample job applications, and write a short resume...

6. **INTERVIEWING FOR A JOB** 95
List of critical steps in interviewing, "Do's and Don'ts" of interviewing, role play activities, use of guided imagery, and follow-up suggestions...

7. **DECIDING ABOUT A JOB** 121
Student worksheets on determining wages, cost of parking a car, and deciding which job is best...

8. **RESPONSIBILITIES OF CAR OWNERSHIP** 133
An activity on buying a used car, a sample accident report with a worksheet...

9. **STARTING ON YOUR OWN** 145
Worksheets on leases, changing address, starting utility services, and information about a variety of different types of insurance...

10. **MANAGING YOUR MONEY** 175
Practice in planning a realistic budget, shopping carefully, keeping financial records, banking, and credit activities including a crossword puzzle...

11. **RESPONSIBILITIES AS A TAXPAYER** 217
A tax information sheet, sample W-4 form, withholding tables, worksheets for income tax, crossword puzzle...

12. **ADDITIONAL INFORMATION FOR STUDENTS** 243
List of necessary words, list of free services available statewide...

13. **ADDITIONAL INFORMATION FOR TEACHERS** 253
Books and audiovisual materials available for purchase...

SELF-APPRAISAL

KEY

Numbers by **SUGGESTED LEARNER OUTCOMES** are Oklahoma Suggested Learner Outcome Numbers.

Page numbers followed by an -H- indicate **ACTIVITIES** or **LESSONS** which may be duplicated for student handouts.

Pages with **TEACHER INFORMATION** have borders around the page.

Pages with **KEY** information have top and bottom borders.

GENERAL INSTRUCTIONS

When giving instruction to students, always **show** them what you want as you **tell** them. People remember better when they are given information in more than one way, or in their dominant learning style.

Give students the assignment in **writing**, and always follow up by **reading** it with the students--out loud.

Additionally, whenever possible, **demonstrate** what you want to occur. You may even want to draw pictures to **illustrate** your point.

Students will ask fewer questions because they will understand the assignment much more easily.

SELF-APPRAISAL

TEACHER INTRODUCTION:

Self-appraisal is the initial step in pursuing a career goal, and many times it is the determining factor of the end result--job satisfaction and maintenance. Through questionnaires and comparisons, students will explore individual attributes, assets, liabilities, needs, wants, interests, and aptitudes, and relate these to individual career choices.

SUGGESTED LEARNER OUTCOMES:

OK.26 The student will develop problem-solving and critical thinking skills.
Reading
9.18 The student will perform functional reading tasks.
10.15 The student will use graphic aids to gain information.
10.19 The student will develop reading skills required to function effectively in our society.

TABLE OF CONTENTS:

Lesson 1: **What Job Fits Me?**
Lesson Plan 4
Personality and Jobs 5-H
Jobs that Fit 6-H

Lesson 2: **Attitudes, Interests, Abilities, and Aptitudes**
Lesson Plan 8
Attitudes that Relate to Employability 9-H
Interests, Abilities, Aptitudes Inventory 10-H

Lesson 3: **Six Work Categories**
Lesson Plan 17
Work Categories 18

Lesson 4: **Relating Interest, Abilities, and Aptitudes to Specific Careers**
Lesson Plan 19

SELF-APPRAISAL

LESSON 1
WHAT JOB FITS ME?

Purpose: To help students identify careers and career tasks for which they have interests and aptitudes.

Materials: Handouts
"Personality and Jobs"
"Jobs that Fit"

Activities:

1. Give each student a copy of "Personality and Jobs." Review the introductory paragraph and items on the page for clarification; then have students write their thoughts for each item.

   In groups of two, have students share three items from the sheets. Encourage them to discuss items in some detail, ask questions, and compare experiences.

2. Give each student "Jobs that Fit." Review instructions and go over items needing clarification. Have students proceed with Sections A and B individually. When they reach Section C, have them get into groups of two or three. Using combined efforts of group members, each student should list two or more jobs which would make use of their individual interests and abilities.

   If time permits, ask each student to share aloud one job title and the reasons it fits his or her personality--as stated by the group or as perceived by the student.

   Discuss the following:

   - What did you learn from this activity?
   - Did anything come as a surprise? If so, what?
   - Had you considered any of these jobs as possibilities in your future before doing this activity?

PERSONALITY AND JOBS

The question, "Who Am I?" is a part of each person's value system. Most people search for identity throughout their lives. Your self-concept is not provided by parents or teachers. It is chosen, adapted, and developed over the years by you. The questions below will help you think about what is important to you--now and in a future job and career.

I spent the best four weeks of my life . . . (doing what?) ____________________

____

I remember the following two summers best because:

a. summer of ____________ because ______________________________

b. summer of ____________ because ______________________________

If I could change one thing in my school, I would change. . . ________________

____

The most satisfying thing I have ever done was: ________________________

____

Because: ____

I see myself in five years as: ____________________________________

In ten years: ____

In twenty years: ____

The adult qualities I respect and admire most in others are:

a.

b.

c.

My good friends who have these qualities are:

a.

b.

c.

A person I greatly admire is: ____________________________________

because: ____

JOBS THAT FIT

It is important that your job fit both with the things that you like to do and with your personality. People whose jobs and personalities relate well are happier at work and may be better workers. Read through the list below and answer the questions that follow.

Be active
Drive a vehicle
Help others
Listen
Observe
Play games
Read
Research
Sports
Talk
Travel
Work alone

Type
Write reports
Write stories
Make calculations
Work with numbers
Accept responsibility
Wait on others
Work with details
Organize things
Play with children
Give instructions
Work with others

Illustrate books
Follow instructions
Make decisions
Solve problems
Work outside
Work inside
Country living
City living
Work with deadlines
Work under pressure
Work with my hands
Use my hands

A. From the interests listed above, write the items appropriate to each category in the spaces provided below.

Things I Like To Do	Things I Would Not Like To Do	Things I Would Like To Try

B. Select three from the list of "Things I Like To Do" and tell why you selected them. Rank them in the order of your preference with number 1 being the most important.

1. ______________________________

2. ______________________________

3. ______________________________

C. Break into groups of two or three people. Read your top three "Things I Like To do" to the others in your group. With the combined efforts of your group, list two or more jobs which would make use of each of these interests.

1. ______________________________

Jobs ______________ ______________

______________ ______________

2. ______________________________

Jobs ______________ ______________

______________ ______________

3. ______________________________

Jobs ______________ ______________

______________ ______________

SELF-APPRAISAL

LESSON 2
ATTITUDES, INTERESTS, ABILITIES, AND APTITUDES

Purpose: Students will explore their attitudes, interests, abilities and aptitudes as they relate to individual and career choices.

Materials: Worksheets
"Attitudes that Relate to Employability"
"Interests, Abilities, Aptitude Inventory"
Resources:
Dictionary of Occupational Titles (DOT), U.S. Department of Labor
Occupational Outlook Handbook, U.S. Department of Labor
Guide for Occupational Exploration, U.S. Department of Labor

Activities:

1. In preparation for the worksheet, "Attitudes that Relate to Employability," ask students to name some of the ways people lose their jobs. What kinds of things would get an employee fired? What then are the most important factors to keeping a job? To advancing on a job?

   Students then can complete the worksheet, "Attitudes that Relate to Employability," rating themselves high, average or low. At the bottom of the sheet have them list one or more attitudes they think they should improve, and one way they might work on this improvement.

2. Distribute the "Interests, Abilities, Aptitudes Inventory." Emphasize the importance of self-honesty.

   Discuss the following:

   - How do your interests and abilities compare?
   - How do they differ?
   - Do your past experiences have any influence on your interests and/or abilities?

   Direct students to report their occupational preferences in the above listed resources and compare their interests and abilities to those careers.

ATTITUDES THAT RELATE TO EMPLOYABILITY

The right work attitudes are extremely important in getting and keeping a job. Rate yourself on the list of attitudes below. Do you have any attitudes that need changing? What would help you make that change?

	High	Average	Low
1. friendliness			
2. cheerfulness			
3. responsibility			
4. neatness of appearance			
5. ambition and drive			
6. desire to learn			
7. enthusiasm			
8. persistence			
9. promptness			
10. pride in accomplishment			
11. consistency			
12. willingness to accept supervision			
13. self-control			
14. flexibility			
15. politeness			
16. being prepared			
17. initiative			
18. cooperation			
19. dependability			
20. curiosity			
21. ability to make decisions			
22. leadership			
23. ability to accept criticism			
24. neatness of work			

Some attitudes that I am going to change are ______________________________

____

INTERESTS, ABILITIES, APTITUDES INVENTORY

Interests: Personal

1. What are your three favorite hobbies or activities?

   1. ______________________________
   2. ______________________________
   3. ______________________________

2. In which three subjects are you most interested?

   1. ______________________ Math, English, Science
   2. ______________________ Social Studies, Art, Foreign Language
   3. ______________________ Vocational (Subject)

3. What are some activities that you would like to learn to do?

   ____

   ____

Place an "Y" beside the following activities that really do interest you. Next rank these items in the order of their importance to you.

_____ Reading, studying, doing research to solve problems
_____ Drawing or working with colors in projects
_____ Working with problems and numbers
_____ Planning and organizing group projects
_____ Speaking in front of people, representing a group
_____ Figuring out how things work, fixing things
_____ Singing or playing a musical instrument
_____ Physical exercise, working with hands and body
_____ Working with words, writing stories, etc.
_____ Working with details, keeping things orderly
_____ Meeting new people
_____ Working outdoors

Interests: Occupations

Pick three of the following occupational categories that sound the most interesting to you.

1. ______________________
2. ______________________
3. ______________________

Sales	Sales agent or travel agent, real estate, automobile sales, buyer, public relations, manufacturer's representative
Management	Hotel/motel, restaurant, store or office manager, president of a business organization, government administrator
Education	Nursery school instructor, elementary or high school teacher, college or university professor, home economist, vocational instructor, librarian
Social Studies	Psychologist, sociologist, counselor, social worker, probation officer, historian
Customer Service	Waiter/waitress, flight attendant, barber/beautician, taxi or bus driver, security guard
Clerical Work	Receptionist, typist, secretary, key punch operator, cashier, bank teller, medical records clerk, telephone operator, stenographer
Legal	FBI agent, lawyer, judge, paralegal assistant, claims adjuster
Data Analysis	Computer operator, bank loan officer, accountant, auditor
Skilled Crafts	Carpenter, electrician, mechanic, cook, tailor, electrical technician, air traffic controller, surveyor, airplane pilot
Math/Science	Architect, engineer, mathematician, computer programmer, chemist, physicist, biologist
Medical/Dental	Doctor, optometrist, veterinarian, dentist, dental hygienist, pediatrician, physical therapist

Literary	Journalist, reporter, editor, novelist, playwright, translator
Arts	Interior decorator, commercial artist, photographer, painter, illustrator, clothes designer, composer, director
Nature	Manager of seed, grain, fertilizer, plants, livestock; forest ranger
Physical	Coach, professional athlete, sports officiator, aerobics instructor
Entertainment	Radio/television announcer, comedian, model, actor/actress, musician, singer, talk show host, dancer

Abilities: Personal

List five of your talents or skills (things you do best).

1. ______________________________

2. ______________________________

3. ______________________________

4. ______________________________

5. ______________________________

Abilities/Aptitudes

The following abilities are listed in the eight basic skill areas. Read each sentence carefully. Mark YES if that sentence describes your ability or mark NO if the description does not fit you. Be as honest with yourself as you can.

Part I: Verbal Ability

YES **NO**

_____ _____ 1. My grades in English, social studies, and foreign languages are mostly B's or above.

_____ _____ 2. I am a better than average player at word games and word puzzles.

_____ _____ 3. I have written articles for the school paper or other publications.

_____ _____ 4. I seldom make grammatical errors in written work and notice when they are made in writing or speaking.

_____ _____ 5. I have won awards or recognition in writing, public speaking or debating.

Part II: Numerical Ability

YES	NO		
		1.	I have a job or responsibility which requires me to keep accurate records of money or materials and I do this well.
		2.	My grades in math are mostly B's or above.
		3.	I can solve puzzles and work problems which require the use of math quickly and correctly.
		4.	I can multiply and divide decimals and fractions quickly and correctly.
		5.	I can accurately adjust the proportions of a recipe to increase or decrease the quantity to be prepared.

Part III: Spatial Ability

		1.	My grades in art, geometry, sewing or mechanical drawing are mostly B's or above.
		2.	I can make my own clothing quite well.
		3.	I can solve block and jigsaw puzzles better than average.
		4.	I can read drawings or diagrams for assembling models.
		5.	I can estimate such things as distance, height, weight, or speed.

Part IV: Form Perception

		1.	I easily recognize differences or likenesses in sizes or shapes.
		2.	I usually notice when pictures, mirrors, or other objects are slightly crooked.
		3.	I can easily solve difficult jigsaw puzzles.
		4.	My grades in art, science, shorthand, or mechanical drawing are usually B's or above.
		5.	I can design furniture, clothing, toys, or models well.

Part V: Clerical Perception

YES NO

_____ _____ 1. School subjects that require figuring or close attention to detail are easy for me.

_____ _____ 2. My grades in business subjects, English, and math are mostly B's or above.

_____ _____ 3. I enjoy responsibilities such as being a club's secretary or treasurer, and I do these jobs well.

_____ _____ 4. I can use the card catalog to locate materials in the library quickly and correctly.

_____ _____ 5. I seldom make errors in spelling, punctuation, or simple arithmetic. I quickly notice these errors when they are made.

Part VI: Motor Coordination

_____ _____ 1. I can easily perform tasks that require fast and accurate use of my eyes, fingers, and hands.

_____ _____ 2. My grades in typing, shorthand, physical education, industrial arts, or home economics are mostly B's or above.

_____ _____ 3. I can paint, sew, assemble models, knit, work fine metal or wood projects, play a musical instrument, or twirl a baton quite well.

_____ _____ 4. I do well in one or more sports such as basketball, ping pong, golf, tennis, or softball.

_____ _____ 5. I can do physical work that requires precise movements.

Part VII: Manual Dexterity

_____ _____ 1. I make many of my own clothes.

_____ _____ 2. I can use hand tools such as saws, screwdrivers, or paint brushes quite well.

_____ _____ 3. My grades in physical education, home economics, or industrial arts are mostly B's or above.

_____ _____ 4. I am a good volleyball, basketball, or tennis player.

_____ _____ 5. I can do odd jobs around the house, such as repairing extension cords or decorating and arranging my own room.

Part VIII: Finger Dexterity

YES	NO	
_____	_____	1. My grades in typing, shorthand, industrial arts, or home economics are mostly B's or above.
_____	_____	2. I play in the school band or orchestra. I play the piano well.
_____	_____	3. I make many of my own clothes.
_____	_____	4. I can build models, crochet, carve wood, or assemble small equipment or projects quite well.
_____	_____	5. I can quickly and correctly perform tasks which require small detailed work with my fingers.

Directions: Go back to the beginning of the Abilities/Aptitudes worksheet. Count the number of "Yes" answers in each group, and write your total beside the group numbers below.

TOTAL		
__________	Part I	Verbal Ability
__________	Part II	Numerical Ability
__________	Part III	Spatial Ability
__________	Part IV	Form Perception
__________	Part V	Clerical Perception
__________	Part VI	Motor Coordination
__________	Part VII	Manual Dexterity
__________	Part VIII	Finger Dexterity

SELF-APPRAISAL

LESSON 3
SIX WORK CATEGORIES

Purpose: To help students see the correlation between interests and abilities and job choice.

Materials: Worksheet
"Work Categories", paper, pencil, optional placecards for each career category for groups.

Activity: Using the worksheet, ask students to list eight things they have done in the last year. This list does not need to be in any special order. Students should include things done for pleasure, things that relate to work or leisure, paid or not paid, things they were proud of, were praised for, or were comfortable doing.

Now ask students to put headings on the grid opposite their list. The headings are to reflect six main categories of work. Students now go through their lists of achievements and place a checkmark in the grid where appropriate. Example: If a student completed an art project, he/she would check the artistic box opposite that achievement to indicate that the project was primarily artistic in nature. When finished, students should examine their lists to see which work area has more checks than the others.

Ask students to get into small groups according to their interest areas, and to brainstorm jobs that would fit the general interests within each group. Ask each group to come up with a list of ten jobs, which can then be listed on the board, or placed on a bulletin board, and labeled with the description of that job category.

WORK CATEGORIES

Eight things I have done in the past year:						
1. ______						
2. ______						
3. ______						
4. ______						
5. ______						
6. ______						
7. ______						
8. ______						
Total for each category:						

Description of six common work categories:

1. **Athletic/mechanical:** These people have athletic and mechanical ability, and prefer to work with objects, machines, tools, plants or animals, or to be outdoors.
2. **Analytical:** These are people who like to observe, learn, investigate, solve problems, evaluate, and analyze.
3. **Artistic/creative:** These are people who have artistic or creative abilities, and like to work in situations where they have freedom to use their imagination and creativity.
4. **Clerical/numerical:** These are people who like to work with numbers and data, who have clerical or numerical ability, who like to carry things out in detail, or who like to follow others' instructions.
5. **Managerial/Persuasive:** These people like to work with others, persuading, influencing, leading, performing, or managing.
6. **Developmental:** These people like to work with other people to help, train, inform, or cure them, or they are good with words, writing, or speaking.

SELF-APPRAISAL

LESSON 4

RELATING INTERESTS, ABILITIES, AND APTITUDES TO SPECIFIC CAREERS

Purpose: Students will relate interest, abilities, and aptitudes to specific careers.

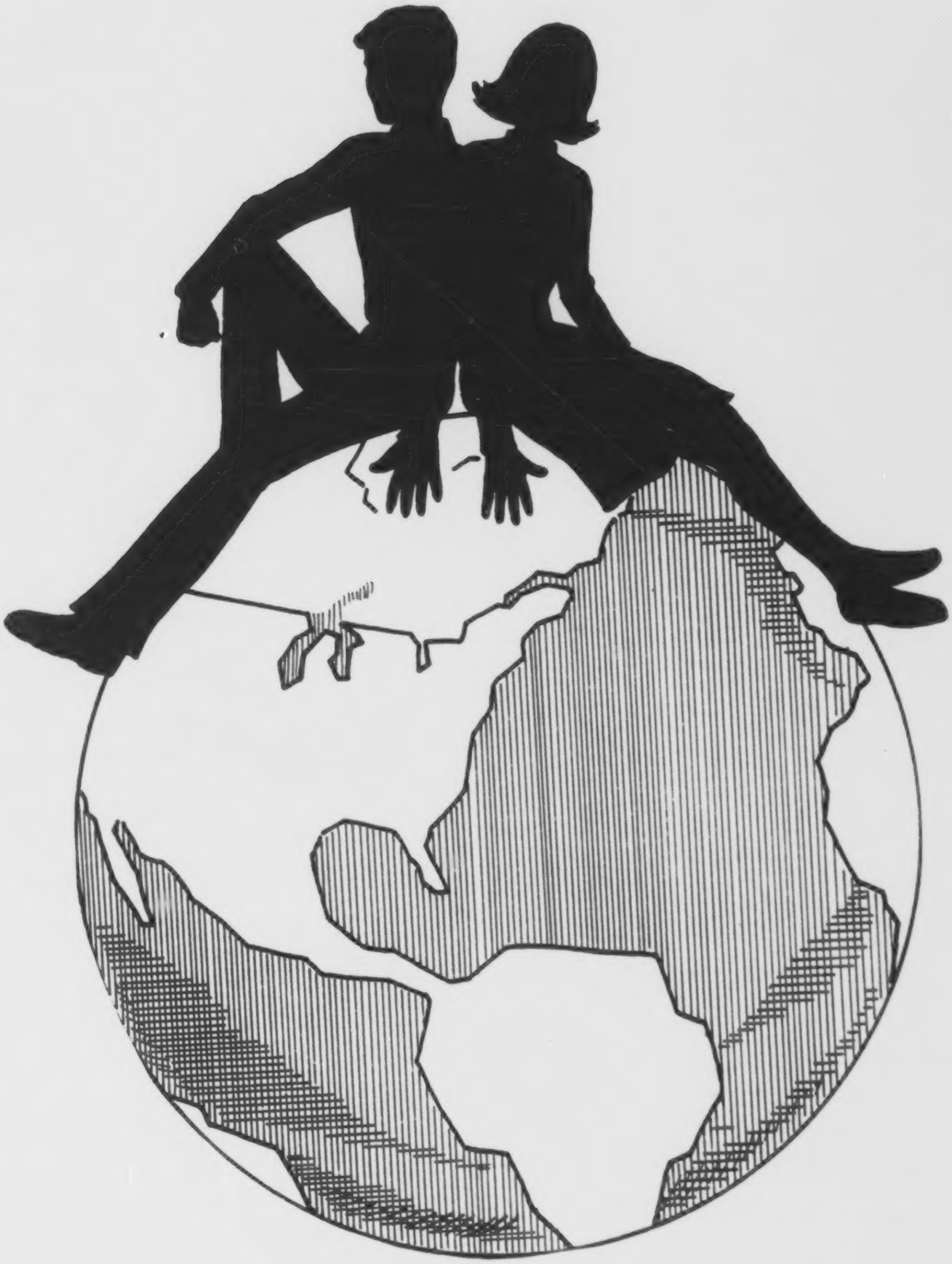
Materials:
"Micro-View Structured Search Worksheet" (Oklahoma State Department of Vocational Technical Education)
"Mico-View Search Program Disk"
"Oklahoma View Viewscripts"
Computer to run software

Activities:

1. Have students complete the computerized interest inventory and record or print out a list of occupations.
   Ask the student if any of the choices is of interest to him or her. If the answer is no, a reevaluation of the choices is necessary. If the answer is yes, direct the student to research careers of interest in the viewscripts.

2. Have students write papers based on information from their inventories, self-appraisals, and the information in the viewscripts addressing "why this is a career for me."

SKILLS EMPLOYERS LOOK FOR



KEY

Numbers by **SUGGESTED LEARNER OUTCOMES** are
Oklahoma Suggested Learner Outcome Numbers

Page numbers followed by an -H- indicate
ACTIVITIES or **LESSONS** which may be
duplicated for student handouts.

Pages with **TEACHER INFORMATION**
have borders around
the page.

Pages with **KEY** information
have top and bottom
borders.

GENERAL INSTRUCTIONS

When giving instructions to students, always **show** them what you want as you **tell** them. People remember better when they are given information in more than one way, or in their dominant learning style.

Give students the assignment in **writing**, and always follow up by **reading** it with the students--out loud.

Additionally, whenever possible, **demonstrate** what you want to occur. You may even want to draw pictures to **illustrate** your point.

Students will ask fewer questions because they will understand the assignment much more easily.

SKILLS EMPLOYERS LOOK FOR

TEACHER INTRODUCTION:

This section includes phone book activities, money exchange practice, following written and oral directions, a three-page activity on the importance of school records and attendance, and an example of instructions given during the polygraph test commonly required by many businesses.

There are many other activities you can do in the classroom. You can direct students to practice answering the telephone in a particular business; greeting a customer; figuring sales tax; or role playing being polite to a rude customer. In addition, you may ask students who have had work experience to develop written or oral scenarios relating to their personal experiences and discuss problem-solving techniques.

The class discussions should emphasize the importance of being responsible employees. Also, highly emphasize the fact that school and work records are viewed as important considerations by most employers.

SUGGESTED LEARNER OUTCOMES:

1. The student will learn to use a local telephone book in locating names, addresses, and telephone numbers.
2. The student will learn to make change using several problem-solving techniques with different denominations of money.
3. The student will determine the amount of sales tax for a given purchase.
4. The student will learn to follow oral and written instructions.
5. The student will learn the importance of school and work records as they relate to future employment.
6. The student will read, review, and discuss instructions relating to the polygraph test commonly required by employers.

(continued on next page)

TABLE OF CONTENTS:

Lesson 1: **The Telephone Directory**

Lesson plan 25
Using the Phone Book 26-H

Lesson 2: **Making Change**

Lesson Plan 27
Making Change 28-H
Key 30

Lesson 3: **Following Written Directions**

Lesson Plan 31
Written Directions 32-H

Lesson 4: **Following Oral Directions**

Lesson Plan 34
Oral Directions 35-H
Key 36

Lesson 5: **Employee Responsibilities**

Lesson Plan 37
Information 38-H
Academic Record Verification 39-H

Lesson 6: Polygraph Tests

Lesson Plan 41
Information 42-H

SKILLS EMPLOYERS LOOK FOR

LESSON 1
THE TELEPHONE DIRECTORY
USING THE PHONE BOOK

Purpose: To help students learn to use an essential tool in business and private life.

Materials: Handout
"Using the Phone Book"

Activity: Give each student the handout and a telephone directory. Explain the alphabetizing system used in the directory. Have the students look up the area codes and addresses and use the yellow pages as directed to fill in the handout.

Discuss the following:

- What did you learn from this exercise?
- Do you feel you can now find anything you need to find in the directory?

USING THE PHONE BOOK

NAME ____________________ DATE ____________________

Locate the following addresses, area codes, and commonly dialed phone numbers:

AREA CODES

Tulsa ____________

Oklahoma City ____________

Dallas ____________

LOCAL ADDRESS

City Hall ____________________

School ____________________

Work ____________________

PHONE NUMBERS

Home ____________

School ____________

Tag Agent ____________

Water ____________

Gas Company ____________

Electric Company ____________

Police ____________________

Fire Department ____________________

Ambulance ____________________

Hospital ____________________

Grocery Store ____________________

Drug Store ____________________

YELLOW PAGES Find name, address, and phone numbers for the following:

Doctor ____________________

Dentist ____________________

Bank ____________________

Plumber ____________________

Auto Dealer ____________________

Pharmacist ____________________

SKILLS EMPLOYERS LOOK FOR

LESSON 2
MAKING CHANGE

Purpose: To help students learn to make change using several problem-solving techniques with different denominations of money. To help students learn to determine the amount of sales tax for a given purpose.

Materials: Make patterns for the coins and bills, and cut them out of heavy paper. Draw the amounts on the coins and the bills, as well as the pictures if you wish.

Handout
"Making Change"

Activities:

1. Have students fill out the worksheet using the coins and bills that you made as an actual tool to assist them.

2. Show students how to stack money when counting it at the end of the day:

    a. bills face up, top of bill, in stacks of ten
    b. "like" coins in stacks of ten

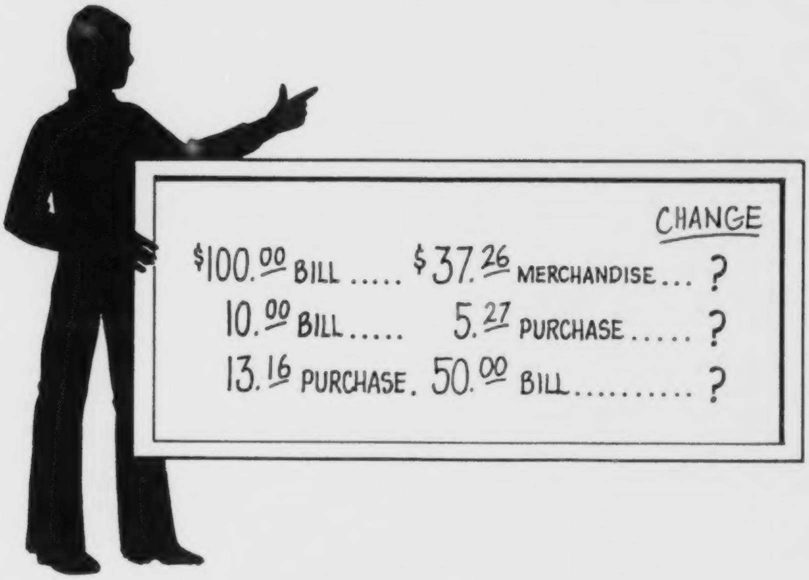
3. Show students how to roll coins in the proper amounts.

Discuss the following:

- What problems did you have with this exercise?
- What did you find easy to do?

MAKING CHANGE

NAME ____________________ DATE ____________________


CHANGE
$100.00 BILL ..... $37.26 MERCHANDISE ... ?
10.00 BILL ..... 5.27 PURCHASE ..... ?
13.16 PURCHASE. 50.00 BILL .... ?

PROBLEMS

A. If a customer gives a merchant a $100.00 bill and purchases materials costing $37.26 (including taxes), what will be his change? List the number of coins and dollars after each denomination.

1¢ _____ 5¢ _____ 10¢ _____ 25¢ _____ $1.00 _____
$5.00 _____ $10.00 _____ $20.00 _____

B. If a customer gives you a $10.00 and his purchase is $5.27, what will be his change? List the number of coins and dollars after each denomination.

1¢ _____ 5¢ _____ 10¢ _____ 25¢ _____ $1.00 _____ $5.00 _____

C. How much change will a customer receive from a $13.16 purchase when he presents you with a $50.00 bill? Amount of change ____________________
List the number of coins and dollars below.

1¢ _____ 5¢ _____ 10¢ _____ 25¢ _____ $1.00 _____
$5.00 _____ $10.00 _____ $20.00 _____

MAKING CHANGE

NAME ______________________ DATE ______________________

1. A customer has just purchased a record album for $10.48. She hands you one ten and one five-dollar bill. How much change should she get back?

___ pennies ___ nickels ___ dimes ___ quarters ___ dollars

2. A man has just bought a can of tennis balls for $1.84. He gives you a five-dollar bill. What change should he receive?

___ pennies ___ nickels ___ dimes ___ quarters ___ dollars

3. A student orders a cheeseburger, fries, and a cola. The total bill is $2.23. He gives you three one-dollar bills. How much change will he receive?

___ pennies ___ nickels ___ dimes ___ quarters ___ dollars

4. A girl buys a pair of jeans for $16.00. How much will the sales tax be if the local tax is 4%. How much change will she receive from a twenty-dollar bill?

___ pennies ___ nickels ___ dimes ___ quarters ___ dollars

5. A customer purchases a blow hair dryer at a cost of $22.97. You must figure 5.25% sales tax. What change would the customer be given from $30.00? Calculate 7% sales tax for this problem.

a. 5.25% ___ pennies ___ nickels ___ dimes ___ quarters ___ dollars

b. .7% ___ pennies ___ nickels ___ dimes ___ quarters ___ dollars

6. Rick bought a T-shirt at the sports store. He paid $6.50 for the shirt and $1.25 for the decal he had put on it. The sales tax was 5.25%. How much change should he get back from ten dollars?

___ pennies ___ nickels ___ dimes ___ quarters ___ dollars

7. A lady fills her car with gas. The cost is $17.53. What would her change be if she gives you a twenty-dollar bill?

___ pennies ___ nickels ___ dimes ___ quarters ___ dollars

KEY - MAKING CHANGE

A. 4 - 1¢ 2 - 10¢ 2 - 25¢ 2 - $1.00 3 - $20.00

B. 3 - 1¢ 2 - 10¢ 2 - 25¢ 4 - $1.00

C. 4 - 1¢ 1 - 5¢ 3 - 25¢ 1 - $1.00 1 - $5.00 1 - $10.00 1 - $20.00

1. 2 - 1¢ 2 - 25¢ 4 - $1.00
2. 1 - 1¢ 1 - 5¢ 1 - 10¢ 3 - $1.00
3. 2 - 1¢ 3 - 25¢
4. Tax - 64¢ 1 - 1¢ 1 - 10¢ 1 - 25¢ 3 - $1.00
5. a. 2 - 1¢ 1 - 5¢ 3 - 25¢ 5 - $1.00
   b. 2 - 1¢ 1 - 5¢ 1 - 10¢ 1 - 25¢ 5 - $1.00
6. 4 - 1¢ 1 - 5¢ 3 - 25¢ 1 - $1.00
7. 2 - 1¢ 2 - 10¢ 1 - 25¢ 2 - $1.00

SKILLS EMPLOYERS LOOK FOR

LESSON 3
FOLLOWING WRITTEN DIRECTIONS

Purpose: To help the student learn to follow written directions.

Materials: Teacher-made directions
Worksheet
"Following Written Directions"

Activities:

1. Write out different sets of directions to locations in the building. Avoid visual clues in directions. (Walk past three doors, turn left, then walk to Mr. Green's room and turn down hallway C.) Have students follow the directions to the destination individually or in pairs. You may need a partner or designated person to verify each student's success in following the directions.

2. Give students handout "Following Written Directions." Have them follow the directions under the map. If you wish, add more items on the back of the page.

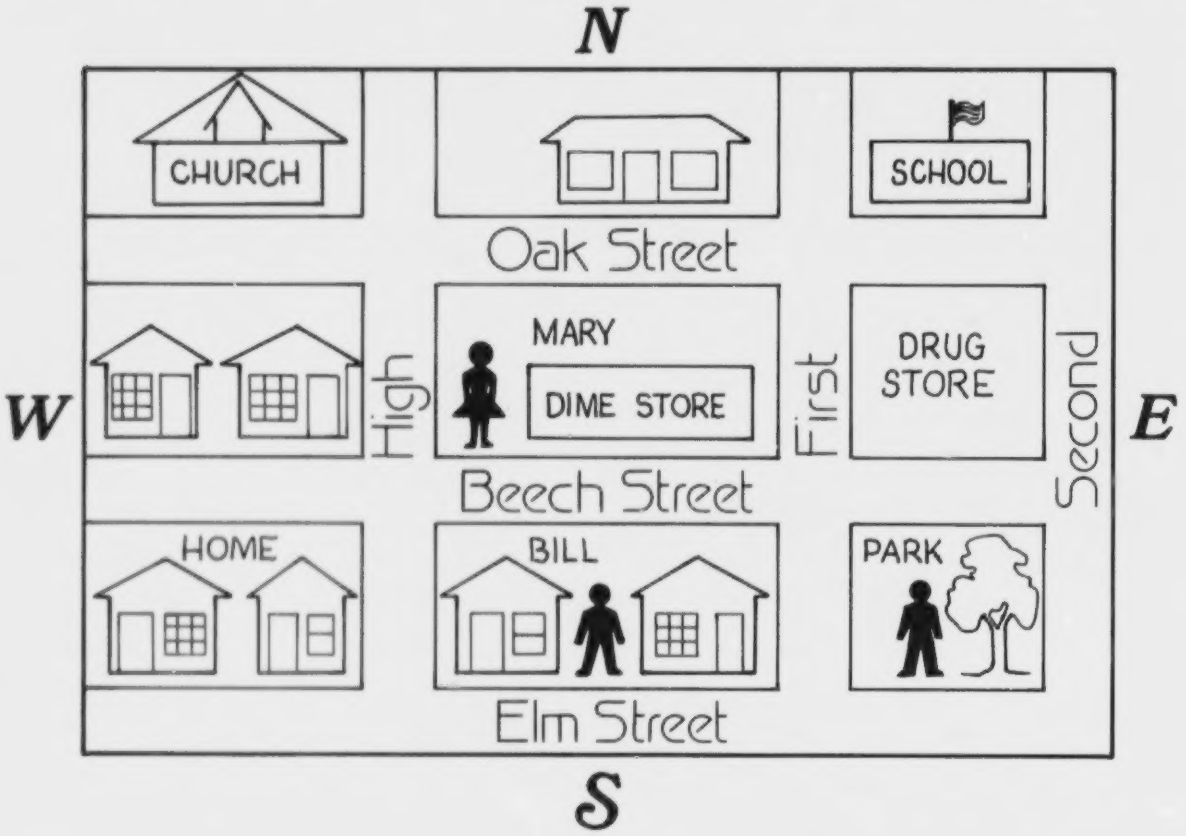
   Discuss the following:

   - What did you learn from this activity?
   - What was difficult about it?
   - Is it easy or difficult to remember which is right and left and which is north, south, east, west?

FOLLOWING WRITTEN DIRECTIONS

NAME ______________________________ DATE ______________________________

Below is a street map. Follow the written directions that are under the map.


N
CHURCH
SCHOOL
Oak Street
MARY
DIME STORE
DRUG STORE
High
First
Second
W
E
Beech Street
HOME
BILL
PARK
Elm Street
S

A. After you write your name under **HOME** on the map, go two blocks east on Elm Street to meet a friend. Put a square under the friend. What is the friend's name? ______________________________

B. The two of you go one block north on First Street and two blocks west on Beech Street, where you meet someone. Put an X under this person. Who is the friend? ______________________________

C. You go two blocks east on Beech Street. You are near what store?
____

D. You then go one block north on Second Street. Turn left onto Oak Street. Face north. What building do you see? ______________________________

E. Put your name above the building you are facing.

KEY - FOLLOWING WRITTEN DIRECTIONS

A. (Student may name the friend)

B. Mary

C. Drug Store

D. School

SKILLS EMPLOYERS LOOK FOR

LESSON 4
FOLLOWING ORAL DIRECTIONS

Purpose: To help the student learn to follow oral directions.

Materials: Teacher-made directions and handout "Following Oral Directions"

Activities:

1. Using a grid of letters similar to the one on the example--"Following Oral Directions," have students spell words or sentences by following directions given (up 3, right 6, down 13, etc.). Have them circle each letter given and connect them with lines to form words.
2. Have students follow oral instructions on how to build a paper airplane.
3. Have a student describe a "cartoon car" while the rest of the students draw the likeness as it is described to them.
4. Divide the class by gender; boys and girls in pairs. The girls will follow directions from the boys in tying a dress shirt tie. The boys will follow instructions from the girls in tying a dress bow or waistband string.

Discuss the following:

- What did you learn from these exercises? Was it easier for you to follow the directions that were oral or the directions that were written?
- What special problems did you have with the oral directions? With the written directions? With the paper airplane? With the cartoon car? With the bow or tie tying.

NAME ______________________ DATE ______________________

Example for

FOLLOWING ORAL DIRECTIONS

(Make your own)

B	R	S	T	S	S	E	N	E	R	A	W	A	F	L	E	S
R	E	S	P	O	N	S	I	B	I	L	I	T	Y	M	Z	U
C	Z	E	G	S	N	O	I	T	C	E	R	I	D	H	X	I
M	I	N	D	A	H	C	O	N	C	E	N	T	R	A	T	E
L	L	I	L	I	F	E	P	D	S	S	E	C	C	U	S	A
O	A	P	H	T	W	O	R	G	L	A	N	O	S	R	E	P
R	U	P	Y	B	A	S	M	F	F	O	L	L	O	W	L	A
T	S	A	X	J	N	Z	Q	T	I	P	M	R	I	F	F	A
N	I	H	B	O	W	S	E	T	A	V	I	T	O	M	C	S
O	V	I	S	B	G	O	A	L	S	T	A	C	T	I	O	N
C	R	S	H	P	Y	X	W	L	W	R	I	T	T	E	N	C
F	E	W	Z	P	A	C	A	U	S	E	G	N	A	H	C	E
L	A	S	Y	L	B	R	O	T	Q	F	U	T	U	R	E	K
E	O	L	E	R	O	B	C	A	R	E	E	R	T	O	P	A
S	T	R	E	S	S	R	E	D	U	C	T	I	O	N	T	R

FOLLOW
ORAL
DIRECTIONS
WRITTEN
CAREER
JOB
LIFE
SELF AWARENESS
SELF CONCEPT
SUCCESS
SELF CONTROL
RESPONSIBILITY
AFFIRM

VISUALIZE
ACTION
PLAN
CONCENTRATE
GOALS
FUTURE
HAPPINESS
LESSONS
MOTIVATE
CHANGES
PERSONAL GROWTH
RELAXATION
STRESS REDUCTION

KEY

B R S T S S E N E R A W A F L E S
R E S P O N S I B I L I T Y M Z U
C Z E G S N O I T C E R I D H X I
M I N D A H C O N C E N T R A T E
L L I L I F E P D S S E C C U S A
O A P H T W O R G L A N O S R E P
R U P Y B A S M F F O L L O W L A
T S A X J N Z Q T I P M R I F F A
N I H B O W S E T A V I T O M C S
O V I S B G O A L S T A C T I O N
C R S H P Y X W L W R I T T E N C
F E W Z P A C A U S E G N A H C E
L A S Y L B R O T Q F U T U R E K
E O L E R O B C A R E E R T O P A
S T R E S S R E D U C T I O N T R

SKILLS EMPLOYERS LOOK FOR

LESSON 5
EMPLOYEE RESPONSIBILITIES

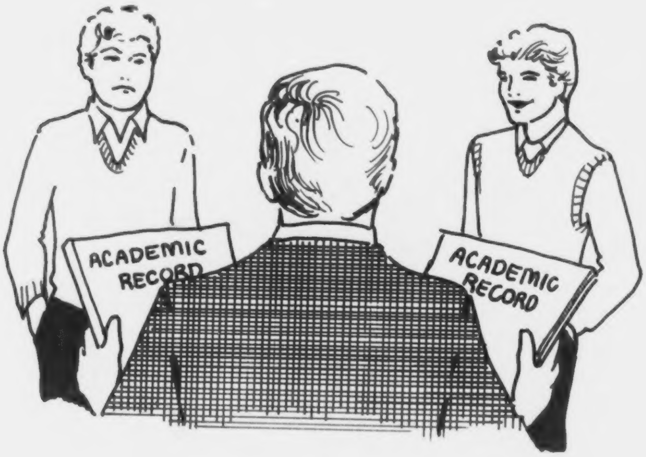
Purpose:	To help the student learn the importance of school work and records as they relate to future employment.
Materials:	Handouts "Employee Responsibilities" "Two Academic Record Verifications"
Activities and Discussion:	Have students examine the handouts and discuss which person they would hire. Why?

EMPLOYEE RESPONSIBILITIES

INFORMATION

NAME ______________________________ DATE ______________________________

Employers must be confident of the character of the people they hire. One way they gain this insight is through contacts with people who have known the employee or prospective employee for some time. Companies commonly contact references given on job applications and send forms like the one on the next page to the schools the employee or applicant attended. Note that the bulk of the information requested concerns the applicant's attendance, cooperation, courtesy, dependability and activities while in school. Examine the academic record verification forms on the following pages. If you were a personnel director, who would you hire?



ACADEMIC RECORD VERIFICATION

Date ______________

The person named below has applied to us for employment. We shall appreciate your replies to the following questions for which authorization is provided in the lower portion of this letter. A stamped, addressed envelope is enclosed for your convenience.

Personnel Department

TO STUDENT RECORDS OFFICE:

____

____

____

Student's Name ____________________ Date of Birth: ______________

Address ________________________ Soc. Sec. No. ______________

________________________________ Attended from _____ to _____

Are attendance dates correct? ___Yes ___No If not, give correct

Dates: From _______ to _______

Presently attending ___Yes ___No Graduated ___Yes ___No

Type of diploma/degree attained or expected to attain? ____________________

Activities: (honorary, academic, social, sports, etc.) ____________________

____

Please check line representing overall rating for each of the following traits:

	Excellent	Good	Fair	Poor
Attendance	____	____	____	____
Cooperation	____	____	____	____
Courtesy	____	____	____	____
Dependability	____	____	____	____

Remarks: ____

____

Signed: ____________________ Title ______________ Date ____________

I have applied to United Parcel Service for employment, and I desire that they be fully advised of the information requested. I therefore respectfully request that you furnish the necessary information from school records and forward directly to United Parcel Service. I hereby release you from any/all liability or damages for providing the information requested.

Signature of applicant: ______________________________ Date ____________

ACADEMIC RECORD VERIFICATION

Date ____________

The person named below has applied to us for employment. We shall appreciate your replies to the following questions for which authorization is provided in the lower portion of this letter. A stamped, addressed envelope is enclosed for your convenience.

Personnel Department

TO STUDENT RECORDS OFFICE:

____
____
____

Student's Name ____________________ Date of Birth: ____________
Address ________________________ Soc. Sec. No. ____________
________________________ Attended from _____ to _____

Are attendance dates correct? ___Yes ___No If not, give correct
Dates: From _______ to _______
Presently attending ___Yes ___No Graduated ___Yes ___No
Type of diploma/degree attained or expected to attain? ______________
Activities: (honorary, academic, social, sports, etc.) ______________
____

Please check line representing overall rating for each of the following traits:

	Excellent	Good	Fair	Poor
Attendance	____	____	____	____
Cooperation	____	____	____	____
Courtesy	____	____	____	____
Dependability	____	____	____	____

Remarks: ______________________________________
____

Signed: ________________ Title ____________ Date ___________

I have applied to United Parcel Service for employment, and I desire that they be fully advised of the information requested. I therefore respectfully request that you furnish the necessary information from school records and forward directly to United Parcel Service. I hereby release you from any/all liability or damages for providing the information requested.

Signature of applicant: ______________________ Date ___________

SKILLS EMPLOYERS LOOK FOR

LESSON 6
POLYGRAPH TEST

Purpose:	The student will read, review, and discuss instructions relating to the polygraph test commonly required by most employers.
Materials:	Handout "Polygraph Test"
Activity and Discussion:	Have the students read and then discuss the polygraph test instructions. Perhaps they should also be aware of and discuss the fact that many employers are now requiring tests for drug use.

POLYGRAPH TESTS

NAME ______________________ DATE ______________________

A part of many jobs these days is a periodic mandatory polygraph test. Many retail firms require such a test when an employee is hired and every month or so thereafter. Below is an example of instructions given before taking a polygraph test.

Applicant: ______________________ Appointment Time & Date __________

Company: ______________________ Appointment By: ________________

Most people fear taking a polygraph test. Their fears, however, are generally based on unfounded rumors and hearsay. When you take the test, you will not be asked any personal embarrassing questions, any sex questions or any hidden questions. You will learn how the polygraph instrument works, then the examiner will go over a number of questions relating to your past employment, health, arrest record, etc. You will help the examiner design your questions to suit your immediate background. No one is concerned about things which may have happened to you years ago.

Keep in mind that your prospective employer is not looking for the perfect person because that person has not been made yet. **SO DON'T LET SOME LITTLE SOMETHING THAT HAPPENED IN YOUR PAST KEEP YOU FROM SHOWING UP TO TAKE THE TEST. YOU ARE PROBABLY NO DIFFERENT FROM ANYONE ELSE.**

IF YOU CANNOT KEEP YOUR APPOINTMENT OR YOU NEED TO COME IN AT A DIFFERENT TIME ....CALL.

LOCATING AVAILABLE JOBS

KEY

Numbers by **SUGGESTED LEARNER OUTCOMES** are
Oklahoma Suggested Learner Outcome Numbers

Page numbers followed by an -H- indicate
ACTIVITIES or **LESSONS** which may be
duplicated for student handouts.

Pages with **TEACHER INFORMATION**
have borders around
the page.

Pages with **KEY** information
have top and bottom
borders.

GENERAL INSTRUCTIONS

When giving instructions to students, always **show** them what you want as you **tell** them. People remember better when they are given information in more than one way, or in their dominant learning style.

Give students the assignment in **writing**, and always follow up by **reading** it with the students--out loud.

Additionally, whenever possible, **demonstrate** what you want to occur. You may even want to draw pictures to **illustrate** your point.

Students will ask fewer questions because they will understand the assignment much more easily.

LOCATING AVAILABLE JOBS

TEACHER INTRODUCTION:

One of the most important survival skills in today's world is employment. Getting a job is a job in itself! In order to be effective, a job search must be planned and carried out carefully.

The activities in this section will assist students in various methods of locating a job. These activities will provide students with an opportunity to practice skills to compete in the job market. Students will participate in practical application of the first steps in a job search.

SUGGESTED LEARNER OUTCOMES:

Reading

9.18 The student will perform functional reading tasks. Descriptive Statement: Emphasis is on completing forms such as contracts, applications, warranties and purchase agreements.

10.19 The student will develop reading skills required to function effectively in our society. Descriptive Statement: Emphasis is reading and responding to forms, labels, signs, symbols, schedules, maps, and manuals.

11.10 The student will locate and use information from various sources. Descriptive Statement: Emphasis is on locating information from maps, graphs, charts, tables, and diagrams.

11.17 The student will use functional material independently. Descriptive Statement: Emphasis is on completing forms, and resumés, and on reading contracts, driver's manuals, catalogs, recipes, and schedules.

11.18 The student will read independently for enjoyment and information. Descriptive Statement: Emphasis is on reading newspapers, periodicals, pamphlets, and self-selected books. Further emphasis is on increasing leisure reading time, increasing awareness of available materials and improving ability to select materials for specific purposes.

12.13 The student will perform functional reading skills necessary for successful daily living. Descriptive Statement: Emphasis is on understanding and completing forms, contracts, resumés, and banking materials.

(continued on next page)

TABLE OF CONTENTS:

Lesson 1: Finding a Job

Lesson Plan 47
Finding A Job 48-H

Lesson 2: Placing Classified Ads

Lesson Plan 50
Want Ad Vocabulary 51-H
Placing Classified Ads 52-H
Key 53

Lesson 3: Using The Want Ads

Lesson Plan 54
Sample Want Ads 55-H
Reading Want Ads 56-H
Key 59

LOCATING AVAILABLE JOBS

LESSON 1

FINDING A JOB

Purpose: To help students become familiar with some of the different sources of job information. Students will learn about various employment services.

Materials: Handout
"Finding a Job"

Activities:

1. Before using handout "Finding a Job" in large or small group, have students brainstorm sources of information about a job. List the items on the board or overhead. Ask questions which require students to consider additional sources they have not listed.
2. Using the handout "Finding a Job" discuss other services of employment agencies and school placement services.
3. Have students identify a need they have in finding a job and select a service that would benefit them. Have the students write a paragraph explaining their needs and how the service could help with those needs.

FINDING A JOB

NAME ______________________ DATE ______________________

I EMPLOYMENT AGENCIES

A. Types of Agencies
1. Private
   a. Charges a placement fee for services
      NOTE: **Fee-paid** jobs mean employer pays placement fee
   b. Collects fee when employment is secured
   c. Requests contracts
   d. Is controlled by state laws
2. Public
   a. Charges no placement fee for services
   b. Is supported by state and/or federal government
3. School placement office

B. Services of Both Public and Private Agencies
1. For employees
   a. Finds jobs for workers
   b. Provides counseling
   c. Arranges interviews
   d. Gives vocational tests
2. For employers
   a. Finds workers for jobs
   b. Arranges interviews
   c. Matches applicants to jobs

C. School Placement Services
1. Offers job information
2. Offers career guidance through counselors

II. SOURCES OF JOB INFORMATION AND HOW A PERSON USES THEM

A. Friend and Acquaintance--Inform people of your job interest

B. Business
1. Send letter of application with data sheet
2. Apply at personnel office
3. Phone for interview
4. Complete application form

C. Newspaper--answer classified ads

D. Former Employer
1. Ask for letter of recommendation
2. Ask for references

FINDING A JOB--Continued

E. **Employment Agency**
   1. Request counseling
   2. Take vocational test
   3. Complete application forms

F. **Window Sign**
   1. Watch for signs in store windows
   2. Inquire about the job opening

G. **Union**
   1. Visit hiring hall
   2. Learn about apprenticeship program

LOCATING AVAILABLE JOBS

LESSON 2
PLACING CLASSIFIED ADS

Purpose: To help students become familiar with some different sources of job information. Students will learn about reading and placing want ads.

Materials: Handouts
- "Want Ad Vocabulary"
- "Placing Classified Ads"

Activities:

1. Have students read "Want Ad Vocabulary" and discuss with them any terms they do not know or that need clarifying.

2. Have students complete the handout "Placing Classified Ads." Discuss and clarify answers as a class or with partners.

3. To extend the lesson, students could write their own classified ads for merchandise or service. Role playing with a partner, one student could place his/her ad with the other student (newspaper employee) who would ask questions and compute charges based on local newspaper rates.

WANT AD VOCABULARY

NAME______________________________ DATE ____________________________

adv.	advertising
aft.	after
a.m.	morning
ans.	answer
appt.	appointment
asst.	assistant (helper)
attr.	attractive
bet.	between
bgn.	begin or beginning
bldg.	building
bus.	business
clk.	clerk
co.	company
coll.	college
comm.	commission
const.	construction
corp.	corporation
dept.	department
dir.	director
div.	division
driv. lic.	driver's license
elec.	electric
empl.	employment
eqpt.	equipment
etc.	and so on
&	and
eves.	evenings
exc.	excellent
exp., expd.	experience or experienced
ext.	extension
ftr.	future
gd.	good
gen.	general
grad.	graduate
hosp.	hospital
hdqtrs.	headquarters
hr., hrly	hour or hourly
H.S.	high school
hskpr.	housekeeper
hvy.	heavy
incl.	including
ind.	industrial
jr.	junior
lic.	license
lt.	light
mach.	machine
maint.	maintenance
manuf.	manufacturing
mech.	mechanic or mechanical
med.	medical
mgr.	manager
mo.	month
nec.	necessary
op., oper.	operate or operator
ofc.	office
oppty.	opportunity
pd.	paid
p.m.	afternoon or evenings
pt. time.	part time
perm.	permanent
ph.	phone
pref.	prefer
refs.	references
rel.	reliable
req.	require
sal., sals	salary, salaries
secy.	secretary
sh., shhd.	shorthand
sr.	senior
st.	street
temp.	temporary
trans.	transportation
trnee.	trainee
typ.	typing or typist
U-W	underwriter
wk.	week or work
wkr.	worker
wkdys	weekdays
wkly.	weekly
wpm	words per minute
yr.	year

PLACING CLASSIFIED ADS:

NAME ______________________ DATE ______________________

Read the Classified Ad advertising rate statement and answer the following questions.

THE DAILY OKLAHOMAN

CLASSIFIED

LOCAL ADVERTISING RATES
APPLICABLE TO STATE OF OKLAHOMA
Effective March 1, 1987

	Daily	Sunday
15 to 30 Days Per line per day	$2.10	$2.47
7 to 14 Days Per line per day	$2.24	$2.61
3 to 8 days Per line per day	$2.60	$2.97
2 Days Per line per day	$3.26	$3.63
1 Day Cost per line	$3.83	$4.20

Multiple insertion rates are based on consecutive days of same order

HOW TO COMPUTE COST

Count approximately 28 letters and spaces to the agate line. Multiply the number of lines by the number of days desired. Then multiply by applicable rate. Rates are based on consecutive insertions/days. Identical copy (Minimum two line) Per inch rate computed on agate rule measure 14 lines to the column inch. all ads subject to credit approval

PERSONAL PEOPLE REACHER RATES

3 DAY ECONOMY PLAN--Non commercial. Merchandise for sale only. Each item must be priced and $300 or less in value. Ads will be published 3 consecutive days at $2.00 per line (2 line minimum).

Examples:

2 lines, 3 days	$4.00
3 lines, 3 days	$8.00
Each additional line	$2.00

flat rate charge no refund for early cancellations

10 DAY ECONOMY PLAN--Non commercial. Merchandise for sale only. Each item must be priced and $1000 or less in value Ads will be published 10 consecutive days at 5.00 per line (2 line minimum).

Examples:

2 lines, 10 days	$10.00
3 lines, 10 days	$15.00
Each additional line	$5.00

flat rate charge no refund for early cancellations

INDEX

OF MAJOR CLASSIFICATIONS

Announcements	102-158	Automotive	601-698
Employment	202-232	Rentals	702-736
Financial	302-322	Real Estate	802-898
Merchandise	402-476	Home and Professional Service	
Recreation	502-516	(See Service Directory)	

DEADLINES

To Place or cancel Ads

NON-DISPLAY

Weekdays Commercial--Noon Preceding Day
Saturday Commercial--10:00 AM Friday
Weekday Non-commercial--3:00 PM Preceding Day
Saturday -Non-commercial--Noon Friday
Sunday--6:00 PM Friday

DISPLAY

Sunday--3:00 PM Friday
Monday--5:00 PM Friday
Tuesday--Noon Monday
Wed-Thur-Fri-Sat--5:00 PM 2 Days Prior

These newspapers reserve the right to reject, edit, revise and properly classify all advertising submitted for publication. the Publisher also reserves the right to cancel any advertisement at any time.

The first insertion of an advertisement is Proof of Publication Adjustments will be made on the basis of the first insertion only and liability will be limited to the actual cost of the first insertion. All ads subject to credit approval

BUSINESS OFFICE HOURS 8 A.M.--5 P.M.
WEEKDAYS--CLOSED SATURDAY AND SUNDAY
To Place Your Ad By Phone

Dial 235-6722

MON., TUES. & WED.	8 AM TO 5 PM
THURSDAY & FRIDAY	8 AM TO 6 PM
SATURDAY	8 AM TO 12 NOON
SUNDAY	9 AM TO 2 PM

OKLAHOMA RESIDENTS--If outside the Metropolitan Area
Dial Toll Free 1-800-522-3450

THE OKLAHOMA PUBLISHING CO.
P.O. BOX 25125
OKLAHOMA CITY, OKLAHOMA 73125

1. How much would it cost to run the following ad in one edition of the **Sunday Oklahoman**?

   For Sale-1972 GMC 1500 Long Bed Pickup. 370 cu. in. rebuilt engine, good heater, good tires.
   $900. 787-1140 after 5 P.M.

2. What is the latest time you can call this ad into the newspaper?

   ____

3. When do you pay for the ad?

   ____

4. What is the newspaper's phone number? ______________

5. In what classification numbers will this ad appear? ______________

6. How much will the following ad cost to run for three days?

   For Sale-28,000 BTU Air Cond.
   $200.00 787-1140

7. When is the latest time the above ad can be placed to assure its running in Friday, Saturday, and Sunday Editions? ______________

   ____

8. What can you do if your ad is changed by the newspaper? ______

   ____

9. What are the major conditions to get the lower rates of Personal People Reacher Rates for three-day and 10-day economy plans? ______

   ____

   ____

10. If you are an Oklahoma resident outside the metropolitan area, what number would you use to place your ad by phone? __________

    ____

KEY FOR PLACING CLASSIFIED ADS

1. $21.00
2. 6 P.M. Friday
3. You will be billed (if students can't find this information in ad, ask them how they could find it.)
4. 405-235-6722, 1-800-522-3450
5. 601-698
6. $4.00
7. 3 P.M. Thursday
8. Nothing, the paper reserves the right to reject, edit, revise and properly classify all ads.
9. Three day economy plan--noncommercial, merchandise for sale, each item priced $300 or less in value, ads published three consecutive days. Ten day economy plan--noncommercial, merchandise for sale, each item priced $1,000 or less in value ads published ten consecutive days.
10. 1-800-522-3450

LOCATING AVAILABLE JOBS

LESSON 3
USING THE WANT ADS

Purpose: To help students become familiar with some different sources of job information. Students will learn about reading and using want ads.

Materials: Handouts

- "Sample Want Ads"
- "Reading Want Ads"
- Newspaper copies of want ads.

Activities:

1. Using "Sample Want Ads," and "Reading Want Ads" have students complete handouts and discuss answers.
2. Using local newspaper want ads, have students select want ads and explain how they would respond to each ad.

SAMPLE WANT ADS

NAME ____________________ DATE ____________________

READING WANT ADS

NAME ____________________ DATE ____________________

Reading want ads takes a special skill. Look at the sample page of want ads. Notice that the ads are in alphabetical order. Notice too that the ads use shortened words. The following exercises will help to develop your skill in reading want ads.

Shortened words. Questions 1-6 are about shortened words. Use the want ad vocabulary list. Not all the shortened words are on the list. You will have to figure out some words on your own.

1. Look at ad 18. What words do the shortened words stand for?
   dwntwn ____________________
   ofc ____________________

2. Look at ad 49. What words do the shortened words stand for?
   & ____________________
   mos ____________________
   exper ____________________

3. Look at ad 16. What do the shortened words stand for?
   w/ ____________________
   exper ____________________
   perm ____________________
   Mon ____________________
   Fri ____________________

4. Ad 47 is more difficult. Figure out these shortened words.
   Secy ____________________
   pd ____________________
   flex ____________________
   typg ____________________
   shhd ____________________
   qual ____________________
   pos ____________________
   w/trade ____________________
   assoc ____________________
   Gr ____________________
   bens ____________________

5. Here are some place names: How do you think they would be shortened?
   North Washington Street
   ____
   Oklahoma City, Oklahoma
   ____
   Bartlesville, Oklahoma
   ____
   Wilson Boulevard
   ____

6. Choose one of the ads which interests you. Figure out all the shortened words in the ad.
   ____
   ____
   ____
   ____

How ads are arranged: Each newspaper has its own way of arranging want ads. In the sample newspaper, the first words of the ad are arranged in alphabetical order. Usually, the first word is a job title. Notice that not all similar ads are listed in one place. You have to read all of the ads to find the ones you want.
Here are some questions on where to look for the ads you want to know more about.

7. If you have a skill in driving, you will want to look at several ads on the sample page. Which ads are for someone with a driving skill? Write the numbers of the ads on the spaces below. Also write the first words of each ad.

Numbers	First Words

READING WANT ADS--Continued

NAME ______________________ DATE ______________________

8. There are many ads for jobs in selling. These are for counter sales, phone sales, showroom sales and door-to-door sales.
You might not be qualified for all of them. Many of them might not interest you. But can you find all of the ads for jobs in selling:
Here are some of them:

2	Asst. Mgr. Sales
28	Grocery Clk
44	Sales Reps

Find the rest of the sales ads. Put the numbers of the ads and their first words on the lines below.

Numbers	First Words
______	______________
______	______________
______	______________
______	______________
______	______________
______	______________
______	______________
______	______________

9. Someone who has some clerical skills might be interested in many of the ads. For example, someone who does bookkeeping and can type could answer the following ads:

7	Bookkeeper/Clerical
21	General Office
50	Typists

Name some of the many ads any person with clerical skill might answer.

______	______________
______	______________
______	______________
______	______________
______	______________
______	______________
______	______________

Special qualifications: Besides asking for a job skill, some ads have special requirements. For example, ad 49 says that a person must be able to be away for three months at a time.

10. Look at ad 13. To answer it, you would probably have a special driver's license. What other things would you have to have?

____

____

11. What two things does ad 15 ask you to have?

____

____

How to apply: Usually, an ad tells you how to apply for the job. It might ask you to telephone, to write a letter, or to apply in person. It might give you the name of a person to ask to see. It might tell you what hours to phone or appear. To answer ads like these, you will do exactly what the ad says. Sometimes an ad will not tell you what to do. You will have to decide what way to apply is best.
Fill in the following blanks with the best way to answer each ad. If the ad gives you names and times, put these in your answer.

READING WANT ADS--Continued

NAME ______________________ DATE ______________________

12. Look at ad 10. What way of applying does it ask you to use?

____

____

13. Look at ad 11. What way of applying does it ask you to use?

____

____

14. What way are you asked to use in ad 14?

____

____

15. What way should you use to answer ad 8?

____

____

16. How would you answer ad 28?

____

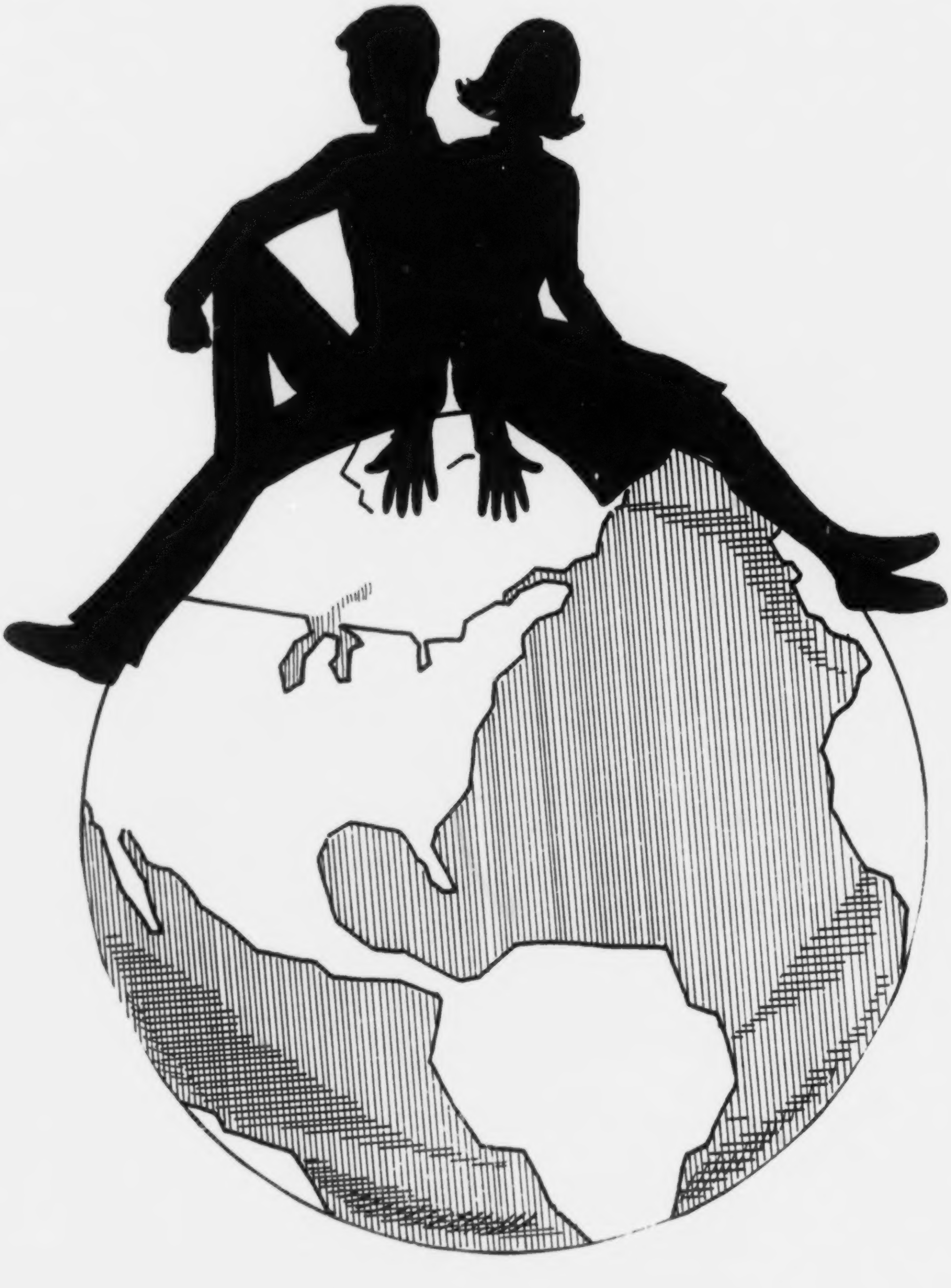
____

CLASSIFIED ADVERTISING
RESUME
JOHN SMITH

KEY FOR READING WANT ADS

1. downtown, office
2. and, months, experienced
3. with, experience, permanent, Monday, Friday
4. secretary, paid, flexible, typing, shorthand, qualify, position, with trade, association, great, benefits
5. answers will vary
6. individual answers
7. 12 drivers
   13 drivers
   14 drivers
   15 electricians
   49 truck driver
8. 4 auto salesmen
   5 auto sales person
   32 P/T or F/T
   35 part time
   42 sales--counter clerk
   43 sales--showroom
   45 sales--wanted
9. 17 general office
   18 general office helper
   19 general office
   20 general office
   22 general office worker
   23 general office work
   24 girl/guy Friday--receptionist
   25 girl/guy Friday
   38 receptionist
   39 receptionist/typist
   40 receptionist
   46 secretary
   47 secretary
10. a truck
11. driver's license and journeyman's cards
12. apply in person
13. by telephone
14. by letter
15. call Mr. Booth for appointment
16. either by phone or in person

INVESTIGATING JOB REQUIREMENTS



KEY

Numbers by **SUGGESTED LEARNER OUTCOMES** are
Oklahoma Suggested Learner Outcome Numbers.

Page numbers followed by an -H- indicate
ACTIVITIES or **LESSONS** which may be
duplicated for student handouts.

Pages with **TEACHER INFORMATION**
have borders around
the page.

Pages with **KEY** information
have top and bottom
borders.

GENERAL INSTRUCTIONS

When giving instructions to students, always **show** them what you want as you **tell** them. People remember better when they are given information in more than one way, or in their dominant learning style.

Give students the assignment in **writing**, and always follow up by **reading** it with the students--out loud.

Additionally, whenever possible, **demonstrate** what you want to occur. You may even want to draw pictures to **illustrate** your point.

Students will ask fewer questions because they will understand the assignment much more easily.

INVESTIGATING JOB REQUIREMENTS

TEACHER INTRODUCTION:

There are mandatory requirements for a wide variety of jobs. Most specific jobs will usually have other requirements that are not listed in this section. The intention is to give the students a broad overview of job requirements rather than focusing on any specific occupation.

The following pages are handouts to provide students with general information. These could be used to stimulate career research through assigning students to interview workers in various job settings.

The students could be asked to investigate legal requirements and restrictions for jobs located in your area. Parents and relatives are good sources for this activity. Many of the students who are currently working can share their own experiences with the rest of the class.

SUGGESTED LEARNER OUTCOMES:

1. The student will understand that certificates and licenses are required for some jobs.
2. The student will understand that social security registration is required for almost all jobs.
3. The student will know that an employee's withholding allowance certificate (W-4A Form) will need to be completed.
4. The student will understand the procedure used to gain a work permit.
5. The student will learn requirements to obtain a commercial chauffeurs license.
6. The student will learn legal requirements for Oklahoma school bus drivers.
7. The student will be given general information about trade unions.
8. The student will understand bonding requirements.

TABLE OF CONTENTS:

Lesson 1: **Investigating Job Requirements**
Lesson Plan 64
Certificates and Permits 65-H
Application Blank--Work Permit 66-H
Commercial Chauffeur's License 67-H

Lesson 2: **Legal Requirements for School Bus Drivers**
Lesson Plan 68
Legal Requirements for School Bus Drivers 69-H

Lesson 3: **Union Admittance**
Lesson Plan 70
Union Admittance 71-H

Lesson 4: **Requirements for Bonding**
Lesson Plan 72
Requirements for Bonding 73-H

INVESTIGATING JOB REQUIREMENTS

LESSON 1
CERTIFICATES, PERMITS, LICENSES

Purpose: Teach the students some of the legalities of working.

Materials:
Handouts
"Certificates and Permits"
"Work Permit"
"Commercial Chauffeur's License"

Activities: Have students look over the handouts, discuss them, and fill out the forms.

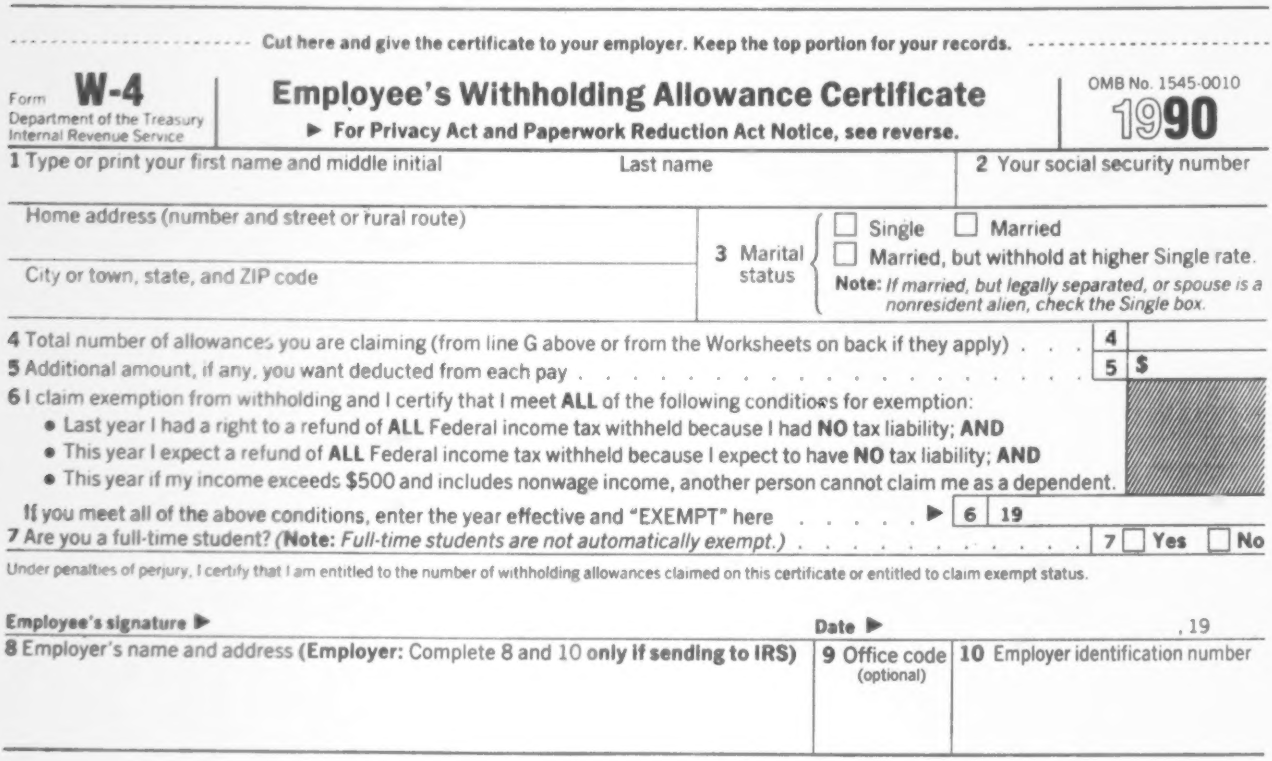
Discuss the following:

- Why do we need certificates, permits, licenses?
- Who do they help?

CERTIFICATES AND PERMITS

Legal Requirements for Various Jobs

Many jobs require a variety of licenses and permits before and during employment. Nearly all jobs require that you have a social security number. You are also required to have an Employee's Withholding Allowance Certificate like the one below on file with your employer.



Cut here and give the certificate to your employer. Keep the top portion for your records.

Form **W-4**
Department of the Treasury
Internal Revenue Service

Employee's Withholding Allowance Certificate

▶ **For Privacy Act and Paperwork Reduction Act Notice, see reverse.**

OMB No. 1545-0010
1990

1 Type or print your first name and middle initial — Last name

2 Your social security number

Home address (number and street or rural route)

City or town, state, and ZIP code

3 Marital status ☐ Single ☐ Married
☐ Married, but withhold at higher Single rate.
Note: *If married, but legally separated, or spouse is a nonresident alien, check the Single box.*

4 Total number of allowances you are claiming (from line G above or from the Worksheets on back if they apply) . . . 4

5 Additional amount, if any, you want deducted from each pay . . . . 5 $

6 I claim exemption from withholding and I certify that I meet **ALL** of the following conditions for exemption:

- Last year I had a right to a refund of **ALL** Federal income tax withheld because I had **NO** tax liability; **AND**
- This year I expect a refund of **ALL** Federal income tax withheld because I expect to have **NO** tax liability; **AND**
- This year if my income exceeds $500 and includes nonwage income, another person cannot claim me as a dependent.

If you meet all of the above conditions, enter the year effective and "EXEMPT" here . . . . . . ▶ 6 19

7 Are you a full-time student? (**Note:** *Full-time students are not automatically exempt.*) . . . . 7 ☐ **Yes** ☐ **No**

Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or entitled to claim exempt status.

Employee's signature ▶ **Date** ▶ , 19

8 Employer's name and address (**Employer:** Complete 8 and 10 **only if sending to IRS**)

9 Office code (optional)

10 Employer identification number

If you are under 18 years of age, the State of Oklahoma requires that you have a work permit. To get one, you will need to fill out an application at your high school or at the office of your county superintendent of schools located at the courthouse. You will receive the employment certificate from your school after a short wait.

No. 600

APPLICATION BLANK

County Superintendent of Schools
500 South Denver, Room 228
Tulsa, Oklahoma 74103

County ______________________ City ______________________

Date ______________________, 19 ____

TO BE FILLED OUT BY APPLICANT

Social Security Number ______________________

Name of Applicant ______________________ Resides at ______________________

Date of Birth, Month __________ Day ____ Year ______ Birthplace ______________________

Grade in which enrolled __________ School ______________________ Last grade completed ______

Name of person with whom residing ______________________ Relationship ______________________

Mailing Address ______________________ Remarks ______________________

APPLICANT MUST APPEAR IN PERSON AT THE ISSUING OFFICE WITH COMPLETED APPLICATION BLANK AND VERIFICATION OF DATE OF BIRTH!

TO BE FILLED OUT BY EMPLOYER

Upon presentation of an Employment Certificate, the Minor Named above will be Employed by:

Name of Firm ______________________ Address ______________ Telephone ______________

At the following occupation ______________________ Hours of work: From ______________ to ______________

And from ______________ to ______________ for ______________ days per week.

Will attend ______________________ Date ______________________

____
Signature of Employer

(PERSONS UNDER 16 MAY NOT WORK MORE THAN 3 HOURS ON A SCHOOL DAY, 18 HOURS IN A SCHOOL WEEK, 8 HOURS ON A NON-SCHOOL DAY, OR 40 HOURS IN A NON-SCHOOL WEEK.)

TO BE FILLED OUT BY GUARDIAN

This certifies that I am the ______________________ of the above minor and that I hereby consent to his/her employment by the above employer provided said minor is first issued an employment certificate as required by law. I further certify that he or she was born on the date above written and that I have been requested by the issuing officer to submit to him one of the documentary proofs of the date of birth and in the order listed below and do submit the proof indicated. SCHOOL RECORDS CANNOT BE ACCEPTED; LEGAL PROOF OF AGE MUST ONE OF THE FOLLOWING:

Birth Certificate ______________ Certificate of Baptism ______________ Bible Record ______________

Certificate of Confirmation or other church ceremony at least one year old ______________ Certificate of arrival in the U.S. ______________

Life Insurance Policy at least one year old ______________ A certificate signed by two Physicians, one of whom shall be a Public Health Officer or public school Medical Inspector ______________

It is agreed that irregular attendance or unsatisfactory class work will be sufficient cause for cancellation of this program.

Date ______________________, 19 ______ ______________________

Signature of Parent or Guardian

PRINCIPAL'S OR TEACHER'S RECOMMENDATION

I, the undersigned recommend ☐/do not recommend ☐/have no recommendation to make ☐ that ______________________ be given an employment certificate, provided ______________________

____

This Form Approved Jun 16th, 1949.
Dean Calhoon
Commissioner of Labor

____
Signature of Principal or Teacher

Form 1215 (Rev. 8-87)

LD FORM--21975--1-20-75--HPCI--10M

73

COMMERCIAL CHAUFFEUR'S LICENSE

Many jobs require that you drive a vehicle. These jobs range from delivery services, to salesman, and to couriers. By law, every person who operates a vehicle licensed as a common carrier of persons or property, regardless of ownership of the vehicle, must have a commercial chauffeur's license.

The requirements for a commercial chauffeur's license are:

1. Must be 18 years of age.
2. Must pass a special written examination for the chauffeur's license.
3. Must pass a road test when required.
4. Must surrender operator's license and pay additional $26.00 fee for four years.

Your driving record is very important for many jobs. Insurance companies charge commercial clients at the high risk rate. An employee who gets tickets or an applicant who has a poor driving record will cost an employer so much in insurance premiums that the applicant cannot be employed. For example, the airport maintenance trucks at large airports are insured for several million dollars each whenever they are on the runways (to pay for damages if they are hit by an airplane). The employers of the maintenance crews cannot afford to put anyone with the slightest blemish on his/her driving record behind the wheel of one of these vehicles.

INVESTIGATING JOB REQUIREMENTS

LESSON 2
LEGAL REQUIREMENTS FOR SCHOOL BUS DRIVERS

Purpose:	Teach the students the legal requirements for school bus drivers in Oklahoma.
Materials:	Handout "Legal Requirements for School Bus Drivers"
Activities:	Review legal requirements and discuss them in relation to some other training or possible requirements that might be needed.

LEGAL REQUIREMENTS FOR SCHOOL BUS DRIVERS

One job some high school students and students outside of high school can obtain is that of school bus driver. The legal requirements are as follows:

For the high school student: (must be 18 years of age)

1. Valid operator's or chauffeur's license.
2. Visual acuity with minimum of 20/50 vision in each eye and 20/30 vision in both eyes.
3. Attendance in five four-hour sessions of the school bus driver training course.
4. Applicant must furnish birth certificate plus meet all requirements to obtain a chauffeur's license.
5. Applicant must score at least 75 on the school bus driver's road test.
6. Applicant must submit a health certificate signed by a doctor with his/her school bus driver's certificate application.
7. For persons 18-60 years of age the standard school bus driver's certificate is issued for four years.

For the Adult

1. Valid operator or chauffeur's license.
2. Visual acuity with minimum of 20/50 vision in each eye and 20/30 vision in both eyes.
3. Attendance in all five four-hour sessions of the school bus driver training course.
4. Be at least 18 years of age.
5. Must pass a special examination for a chauffeur's license.
6. Must score at least 75 on the school bus driver's road test.
7. Must submit health certificate signed by a doctor with application for a school bus driver's certificate.
8. For persons 18-60 years of age the standard school bus driver's certificate is issued for four years.

INVESTIGATING JOB REQUIREMENTS

LESSON 3
UNION ADMITTANCE

Purpose: Teach the students the requirements for admittance to a trade union in Oklahoma.

Materials: Handout
"Union Admittance"

Activities: Review requirements and discuss them in relation to some other training or possible requirements that might be needed.

UNION ADMITTANCE

Many of the trade unions, like the electrical union or the pipe-fitters union, have guidelines for those gaining union membership. Usually, there are two ways to gain admittance to a union like the electrical union. First is through the apprenticeship program. Applicants to the electrician apprentice program must have a high school diploma or a GED (general equivalency degree). Two years of algebra usually are preferred and if the applicant has had trigonometry or calculus, it is a definite plus. There is competition for the 20 or so apprentice positions available each year. Once accepted, the apprentice works with journeymen electricians by day and goes to classes one or two nights a week. One advantage to this type of schooling is that the students books are free, and the class fees consist of a deposit, most of which is refunded if the student completes the class at a prescribed level. After 8,000 hours of work and study, the apprentice takes an examination that qualifies him/her for his/her journeyman's license.

The second way to gain electrical union membership is to work as a nonunion electrician for four years and obtain a local electrician's license for that city. At this point, the electrician desiring union membership can apply for a probationary permit. After six months of work with union electricians, the applicant becomes eligible to take the union test. After working with him/her, the union members have been able to judge the applicant to see if he/she meets their standards for competency, reliability, and dependability.

INVESTIGATING JOB REQUIREMENTS

LESSON 4
REQUIREMENTS FOR BONDING

Purpose: Teach the students the requirements for bonding.

Materials: Handout
"Requirements for Bonding"

Activities: Review requirements and discuss them in relation to other possible requirements that might be needed.

REQUIREMENTS FOR BONDING

Many jobs require that the worker be bonded. This simply means that the employee has a type of insurance policy to guarantee his/her work. For a fee, often paid by the employer, a bonding agent will guarantee a certain amount of money against the employee's work or honesty. If the employee's work should prove defective or he/she should prove to be dishonest, the bond money is paid to the customer who has a claim against the employee or his/her work.

People who handle money are often bonded. Cashiers, couriers, bank tellers, and ticket agents are often bonded for about 3/4 of the amount of money they usually handle. Many building contractors and their employees are bonded as an assurance that their contract will be finished on time and be done properly and without damage to the customer's property. Obviously a person's work record, honesty, dependability, and criminal record has an affect on his/her ability to be bonded. Many want ads state that the person applying must be bondable.

APPLYING FOR A JOB

KEY

Numbers by **SUGGESTED LEARNER OUTCOMES** are Oklahoma Suggested Learner Outcome Numbers.

Page numbers followed by an -H- indicate **ACTIVITIES** or **LESSONS** which may be duplicated for student handouts.

Pages with **TEACHER INFORMATION** have borders around the page.

Pages with **KEY** information have top and bottom borders

GENERAL INSTRUCTIONS

When giving instructions to students, always **show** them what you want as you **tell** them. People remember better when they are given information in more than one way, or in their dominant learning style.

Give students the assignment in **writing**, and always follow up by **reading** it with the students--out loud.

Additionally, whenever possible, **demonstrate** what you want to occur. You may even want to draw pictures to **illustrate** your point.

Students will ask fewer questions because they will understand the assignment much more easily.

APPLYING FOR A JOB

TEACHER'S INTRODUCTION:

This section is designed to familiarize students with the process of completing job applications. The first activity will acquaint them with the personal information that is normally required by a prospective employer. Encourage your students to keep a copy of the completed job application for future reference.

Discuss the vocabulary words with your class before completing the sample job application. Remind the class that they will need the previously completed Personal Data Sheet before starting the application.

It is recommended that students develop a very brief letter of application. Provide current newspaper advertisements so that students can use the letter of application, if needed.

The sample resumé form is a preparation tool for a job interview. This will be helpful in answering questions during the role playing activity that is suggested in the next section. Also, the sample resumé may be used in completing job application forms.

SUGGESTED LEARNER OUTCOMES:

1. The student will prepare a personal data sheet with accurate facts.
2. The student will complete a sample job application form.
3. The student will learn vocabulary terms and definitions associated with job application forms.
4. The student will learn to write a letter of application.
5. The student will learn to write a resumé.

TABLE OF CONTENTS:

Lesson 1: **Personal Data**

Lesson Plan 78
Personal Data Sheet-Instructions 79-H

Lesson 2: **Job Application**

Lesson Plan 81
Job Application-Instructions 82-H
Vocabulary for Job Application 83-H
Sample Job Application Form 84-H

Lesson 3: **Letter of Application**

Lesson Plan 86
Letter of Application-Instructions 87-H
Sample Letter of Application 89-H

Lesson 4: **Job Resumé**

Lesson Plan 90
Sample Resumé Form 91-H
Sample Resumé 93-H

APPLYING FOR A JOB

LESSON 1
PERSONAL DATA

Purpose: To help students learn to prepare a personal data sheet with accurate facts.

Materials: Handouts
"Personal Data Sheet Instructions"

Activity: Talk with students about the personal information that is required when applying for a job. Encourage them to keep a copy of the completed information sheets for future reference.

Discuss the following:

- What did you learn from this activity?
- Were you surprised at the amount and kinds of information requested by employers?

PERSONAL DATA SHEET
Instructions

NAME ______________________ DATE ______________________

Prepare a personal data sheet using accurate facts about yourself. Use the information shown below and the sample Personal Data Sheet as a guide. It is not necessary to use the exact wording and outline form used on the example, but it is necessary that your Personal Data Sheet be neat, balanced, and contain all of the information which might help you get a job.

1. **Required information**
   a. Appropriate heading
      EXAMPLE: Personal Data Sheet, Resumé, Data Sheet, or Personal Data
   b. Full name
   c. Complete address including zip code
      (**NOTE**: If you will be moving soon, use both a present address and a permanent address. The permanent address should be of someone who will know your whereabouts.)
   d. Telephone number including area code
   e. Birthdate and/or age
   f. Marital status
   g. Height and weight
   h. Health
      (**NOTE**: "Excellent," "Good," or a one or two-word explanation is usually sufficient. If more explanation is needed, use an asterisk (*), and explain at the bottom of the page any physical limitations which would hinder performance on the job.)
   i. Social Security Number
   j. Educational background
      (**NOTE**: Place most recent information about education, work experience, and special activities **first**.)
   k. Work experience
      1. Name and address of company
      2. Length of time worked
      3. Brief description of duties
      4. Reason for leaving
   l. Special activities
      1. Membership in school, community, and church organizations
      2. Offices and honors received
   m. Special skills, interests, and leisure time activities

PERSONAL DATA SHEET--Continued

n. Special training programs in schools and business

o. References, by permission, whom future employers might contact.
(**NOTE**: Three references are usually required on a personal data sheet. Never use relatives as references. Include address and telephone number for each reference.)

    1. Teachers
    2. Former employers
    3. Adult friends
    4. Community leaders

p. Other information (optional)
(**NOTE**: This information may be used to individualize your data sheet from others, and communicate your unique skills and abilities.)

    1. Philosophy
    2. Values in certain areas
    3. Unique situation

2. **Suggestions for preparation**

    a. Be accurate

    b. Be honest

    c. Be brief

    (**NOTE**: Personal data sheets should be kept to one page if possible.)

3. **Uses**

    a. Take two copies to the interview

        1. Leave one with interviewer
        2. Use one as a reference in filling out the application form

    b. Mail one with the letter of application

APPLYING FOR A JOB

LESSON 2
JOB APPLICATION

Purpose: To teach students how to complete a job application form, as well as to familiarize students with vocabulary terms and definitions associated with job application forms.

Materials: Handouts

- "Job Application Instructions"
- "Vocabulary for Job Applications"
- "Sample Job Application Form"

Activity: Discuss the vocabulary words with your class before they complete the sample job application. Remind the class that they will need the previously completed Personal Data Sheet before starting the application.

JOB APPLICATION
Instructions

NAME ______________________________ DATE ______________________

Complete an application form using the guidelines below. Use information corresponding to the classified ad and to your letter of application. Use information about yourself from your personal data sheet.
(**NOTE:** Although each business has its own form, general rules of preparation apply to any form.)

1. Be prepared
   a. Take a pen and pencil with you.
   b. Take a copy of your personal data sheet (resumė).
2. Look over the entire form before starting to write; do not hurry
3. Follow the directions
   a. Note whether information is to be printed or handwritten.
   b. Carry out all directions.
4. Write clearly, neatly, and legibly.
5. Answer briefly.
6. Be honest.
7. Answer all questions.
   (**NOTE:** If questions do not apply to you, write "Not Applicable" or "N/A" in the space to show that you did not overlook the question.)
8. Include complete information; use personal data sheet.
9. Check application when finished.
10. Avoid cross-outs and obvious erasure marks.
11. Do not list any restrictions to the geographic area in which you would work unless you would absolutely not consider other geographic areas.
12. Use the word "open" for questions about minimum salary since most employers pay standardized rates and will not negotiate on this item.

VOCABULARY FOR JOB APPLICATIONS

NAME ______________________ DATE ____________________

	TERMS	DEFINITION
A.	Authorize	Give permission to do something
B.	Current	Right now; presently
C.	Defects or disabilities	A physical or mental handicap
D.	Job status	The name or title of a job
E.	Maiden name	Woman's last name before she is married
F.	Martial status	Whether you are married, single, divorced, or widowed
G.	Nearest Relative	The person most closely related to you
H.	Optional	You do not have to give this information unless you wish to
I.	Physical condition	Your Health
J.	Prior	Before
K.	Reference	A person who will give information about your character or your ability to do a job
L.	Residence	The place where you live
M.	Spouse	A person's wife or husband
N.	Surname	Your last name
O.	Valid	Good; in force at the present time

SAMPLE JOB APPLICATION FORM

NAME ____________________ DATE ____________________

Name ____________________ Soc. Sec. No. ______________ Date of Birth ______________

Address ____________________ City ______________ State ________ Zip Code ________

How long at the above address? ______________ Phone Number ( ) ______________

Last previous address ____________________ City ______________ State ________

Height ______ Weight ______ Maiden Name ______________ Spouse's name ______________

Your Occupation ____________________ How long? ______________

Spouse's Occupation ______________ Number of dependents ________ Children's ages ________

Maritial Status Single ______ Married ______ Divorced ______ Widowed ______

How long have you lived in this State? ______________ City? ______________

Who should be notified in case of emergency? Name ____________________

Relationship ______________ Address ____________________

City ______________ State ________ Zip Code ________ Phone No. ( ) ______________

Do you own a car? ______________ Do you have a health card? ______________

Any felony convictions? ________ If "yes" explain ____________________

Have you ever been bonded? ______________ Have you ever been refused bond? ________

What is the present condition of your health? ________ Date of last physical examination ________

List any illnesses in the past year ____________________

Do you have any physical defects? ________ If yes, explain ____________________

Military Service:

Yes ______ No ______ Branch ______________ Dates: From ______________ To ______________

Rating upon discharge: ____________________

Type of discharge: Honorable ______ Medical ______ Other ______________

Are you a member of the National Guard? ________ Reserve ________ Active ________

Is yearly active duty required? ________ How long? ________ When? ______________

Education: (Begin with most recent school attended.)

____

____

____

____

____

____

Employment History: (Begin with most recent job.)

____

____

____

____

____

____

References: (Do not use relatives or former employers)

1. Name ______________ Address ______________
   Phone Number ( ) ______________ Occupation ______________
2. Name ______________ Address ______________
   Phone Number ( ) ______________ Occupation ______________
3. Name ______________ Address ______________
   Phone Number ( ) ______________ Occupation ______________

APPLYING FOR A JOB

LESSON 3
LETTER OF APPLICATION

Purpose: To teach students how to write a letter of application and to provide the current newspaper advertisements so that students can use the letter of application if needed.

Materials: Handouts
- "Letter of Application Instructions"
- "Sample Letter of Application"

Activity: Distribute the handouts. Go over the instructions for the Letter of Application and have the students write their own letter of application, using the sample letter as a guide.

LETTER OF APPLICATION
Instructions

NAME ______________________ DATE ______________________

Clip a help wanted advertisement from the classified section of the local paper. Write a letter of application for the job using the following information.

1. Form and Appearance
   - a. Type or write neatly
   - b. Write on only one side of paper
   - c. Avoid smudges and typographical errors
   - d. Use 81/2 x 11 white typing paper, not personal or fancy paper
   - e. Spell, capitalize, and punctuate correctly
   - f. Address and sign correctly
2. Information
   - a. Write to a specific person
     (**NOTE**: Use "To Whom It May Concern" if answering a blind ad.)
   - b. Be brief
     1. State the position for which you are applying.
     2. Avoid details
   - c. State reason for your interest in the job
     (**NOTE**: Employers want persons who look for future advancement opportunities rather than just a paycheck.)
   - d. Refer briefly to the main points on the enclosed personal data sheet
   - e. Mention that the persons listed on the personal data sheet have given their permission to serve as references
   - f. Request an interview at the employer's convenience
     1. Tell where you can be reached
     2. Enclose a self-addressed envelope and personal data sheet
3. Be Original in Your Approach
   - a. Do not be "silly" or "flowery"
   - b. Attract attention in the opening paragraph

     EXAMPLE:

     > Dear Ms. Owner:
     > Mr. Co-worker informed me that you are in need of a person who can handle the stockroom duties for your store. I believe that my experience and training have taught me how to handle receiving, pricing, and marking duties efficiently and accurately.

LETTER OF APPLICATION--Continued

NAME ______________________ DATE ____________________

4. End the letter properly.
(**NOTE**: "Sincerely yours" or "Very truly yours" are both appropriate.)
5. Use your permanent address for the return address and make sure to include the current date.
6. Cover all the points requested in the advertisement in exactly the order asked for, since some prospective employers make it a point of testing the applicant's ability to follow directions.

SAMPLE LETTER OF APPLICATION

4312 East Basinal Avenue
Oklahoma City, Oklahoma 73114
February 9, 1988

Mr. Bovie Smiley, Manager
Oklahoma Bar-B-Que Inn
4501 East Deadar Street
Oklahoma City, Oklahoma 73114

Dear Mr. Smiley:

I am applying for the position of waitperson that was advertised in the **Oklahoma Sentinel** on February 8, 1988. I am interested in this part-time position because I am a senior student at Maney High School. According to the advertisement, the working hours are convenient and the restaurant is a short distance from my home.

I have had previous experience working in a local restaurant. In the future, I am planning to enter a commercial hotel and restaurant training program upon completing my high school diploma. I am interested in the field of food service management. I believe that this position will provide me with the experience that I will need to pursue my future career plans.

Enclosed is my resumé and job application. If additional information is needed, please contact me at 876-9985 after 4:00 P.M.

Sincerely yours,

Bobbie J. Semmery

APPLYING FOR A JOB

LESSON 4
JOB RESUME'

Purpose: To teach students how to write a resumé.

Materials: Handouts
  "Sample Resumé Form"
  "Sample Resumé"

Activity: Distribute the handouts. Explain the purpose of the resumé and the importance of printing neatly and legibly (or using a typewriter). Have students fill out a resumé using the sample as a guide.

SAMPLE RESUME' FORM

NAME ______________________ DATE ____________________

This information is often requested at a job interview. Fill in the resumé ahead of time. Take it with you as a reference.

Social Security Number ______________________________

Driver's License ______________________________

EDUCATION

School	School
Address	Address
Course or Subject	Course or Subject
Dates	Dates

School Activities (clubs, offices, sports, etc.)

PREVIOUS EMPLOYMENT (Summer and part-time jobs)

Name of Employer	Name of Employer
Address	Address
Job Title	Job Title
Dates	Dates

Military Service or Draft Status

Hobbies and Special Interests

Special Skills

REFERENCES (Obtain permission in advance before using names.
Will need several, usually three)

Name

Address

Telephone Number

Name

Address

Telephone Number

Name

Address

Telephone Number

SAMPLE RESUME'

Miss Bobbie J. Semmery
4312 East Basinal Avenue
Oklahoma City, Oklahoma 73114
Home: (405) 876-9985

Born: November 1, 1970
Single No Dependents

Education:

Maney High School
8903 North 17th Street
Oklahoma City, Oklahoma 73114
(405) 876-9743
Major Subject: Home Economics
Dates of Attendance: 1984-Present

Kellsey Middle School
675 North 13th Avenue
Oklahoma City, Oklahoma 73115
(405) 754-9887
Dates of Attendance: 1981-84

J.F. Thetan Elementary School
842 Belleview Place
Oklahoma City, Oklahoma 73115
(405) 755-2345
Dates of Attendance: 1974-81

Experience:

Mr. Hoffer Smith, Owner
Reuss Italian Restaurant
908 West Baker
Oklahoma City, Oklahoma 73114
(405) 677-4136
Waitress (part-time)
September, 1987 to April, 1988

Mrs. Jill Smiller, Manager
Bob's Steak House
1156 East 15th Street
Oklahoma City, Oklahoma 73112
(405) 677-9843
Dishwasher (part-time)
May, 1986-August 1987

Affiliations:

National Honor Society, 1985, 1987-88
Home Economics Club, 1984-88

References:

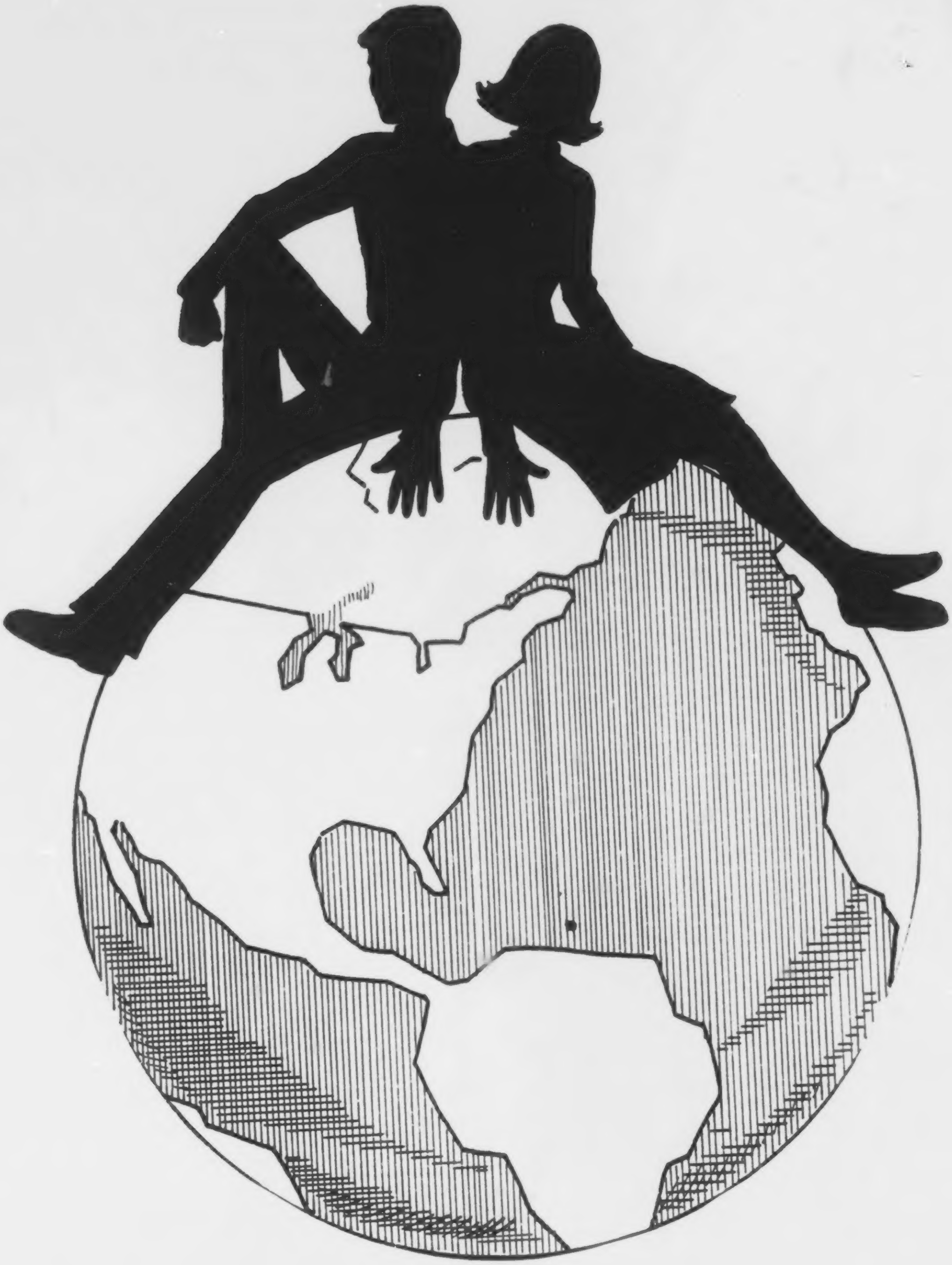
Mrs. Marva Gilley
13456 Appacel
Oklahoma City, Oklahoma 73145
(405) 846-7777

Mr. Ted Smalls
1456 North Miller
Oklahoma City, Oklahoma 73115
(405) 763-7754

Miss Stacie Billings
415 West Perorio
Norman, Oklahoma 73145
(405) 766-3156

Mrs. Marcis Terrancey
561 North 15th Street
Oklahoma City, Oklahoma 73145
(405) 876-8732

INTERVIEWING FOR A JOB



KEY

Numbers by **SUGGESTED LEARNER OUTCOMES** are
Oklahoma Suggested Learner Outcome Numbers.

Page numbers followed by an -H- indicate
ACTIVITIES or **LESSONS** which may be
duplicated for student handouts.

Pages with **TEACHER INFORMATION**
have borders around
the page.

Pages with **KEY** information
have top and bottom
borders

GENERAL INSTRUCTIONS

When giving instructions to students, always **show** them what you want as you **tell** them. People remember better when they are given information in more than one way, or in their dominant learning style.

Give students the assignment in **writing**, and always follow up by **reading** it with the students--out loud.

Additionally, whenever possible, **demonstrate** what you want to occur. You may even want to draw pictures to **illustrate** your point.

Students will ask fewer questions because they will understand the assignment much more easily.

INTERVIEWING FOR A JOB

TEACHER INTRODUCTION:

The job interview is a very important step in the search for employment. There are many skills to be learned. The job market is tough and many times it is the interview that determines who, among equally qualified and talented applicants, is hired.

SUGGESTED LEARNER OUTCOMES:

1. The student will learn the critical steps to job interviews.
2. The student will learn the "do's" and "don'ts" relating to the job interview.
3. The student will develop skills relating to the job interview by using role playing.
4. The student will develop skills related to the job interview by using guided imagery to visualize success.
5. The student will prepare a good follow-up letter to the interview.
6. The student will learn about employment agencies, their procedures, and their costs.

TABLE OF CONTENTS:

Lesson 1: The Job Interview

Lesson Plan 98
Interviewing Techniques 99-H
Job Interview Do's and Don'ts 100-H
Job Interview Check List 102-H
How Will You Answer? 103-H

Lesson 2: Role Playing

Lesson Plan 106
Roleplay Evaluation Sheet 108-H
Making An Interview Appointment By Phone 109-H
Questions You Might Want To Ask At The End of The Second Job Interview 110-H
Following Up on the Job Interview 110-H

Lesson 3: Using Guided Imagery To Visualize Success

Lesson Plan 111
Sample Script for Using Guided Imagery in the Classroom 112

Lesson 4: Follow-Up Letter

Lesson Plan 114
Follow-Up Letter Instructions 115-H
Sample of Follow-Up Letter 116-H

Lesson 5: Employment Agencies

Lesson Plan 117
Sample Employment Contract 118-H
Private Employment Agency Math 119-H
Key 120

INTERVIEWING FOR A JOB

LESSON 1
THE JOB INTERVIEW

Purpose: To teach students the critical steps in the job interview and how to best handle them.

Materials: Handouts

"Interviewing Techniques"
"Job Interview Do's and Don'ts"
"Job Interview Check List"
"How Will You Answer?"

Activities:

1. After reviewing the handout have students write their responses to the list of questions used in the interview. Their response should reflect their present situation and should be for a job they want.

2. Prepare fictitious job histories and qualifications and have students use them to answer the questions.

3. Look over and discuss "Job Interview Do's and Don'ts" and the "Job Interview Check List." Have students answer the questions on "How Will You Answer?"

Discuss the Following:

- What did you learn with these activities?
- How did you answer the questions in "How Will You Answer?"
- What problems do you think you will have with an interview?
- How can you overcome them?

INTERVIEWING TECHNIQUES

NAME ______________________ DATE ______________

STARTING

Greet interviewer by name; introduce yourself.
State the purpose of your visit.
Shake hands if the interviewer offers.
Be seated when the interviewer so indicates.
Let the interviewer open the interview.

ANSWERING QUESTIONS

Easy Questions:
Answer the question directly.
Explain your answers fully.
Explain yes and no answers.

Difficult Questions:
Remain calm; maintain eye contact.
Organize your thoughts before speaking.
Answer honestly and completely.

Unfavorable Questions:
Minimize the fault by stressing a related strength.
Explain if necessary.

CLOSING

Look for termination signals.
Ask appropriate questions.
Thank the interviewer.
Offer to provide additional information.

JOB INTERVIEW DO'S AND DON'TS

NAME ______________________ DATE ______________

Adapted from an article by Kirby W. Stanant and Patrick Reardon
of the Oklahoma City Times

Here is a list of job interview "do's" and "don'ts". A good point to remember as you read the list is that no single "do" will get you the job. But any one of the "don'ts" could disqualify you.

Do's

Do make sure your hands are clean and your nails trimmed.

Do make sure your hair is in place and well-groomed. Dress neatly.

Do bathe and use deodorant, and avoid heavy and powerful perfumes.

Do get a good night's sleep before your interview. You need to be rested and alert, and a yawn might cost you.

Do look the interviewer in the eye. Recruiters place a lot of emphasis on eye contact.

Do try to sparkle. Let your personality shine through. Relax and be yourself. Smile.

Do let the interviewer set the pace. Let him ask the questions.

Do take notes if you wish. You may write some of the questions for future use.

Do give some advance thought to the type of questions and how you will phrase your answers.

Don'ts

Don't be late. Plan to be 10-15 minutes early for any scheduled interview. If you are late, the interviewer might wonder how prompt you would be on the job.

Don't be too quick to sit down. The interviewer will invite you to be seated so do not be too eager.

Don't have anything in your mouth: no gum, no candies, no breath mints. In fact, don't smoke during the first interview. It is distracting.

Don't take anyone else with you. Leave family and friends out in the car. You're on your own here.

Don't be a jokester. Be pleasant, but remember that the interview is serious.

Don't give one and two-word answers. The recruiter is trying to get to know you. Talk to him or her.

Don't monopolize the conversation either. Answer the questions thoroughly, but don't drone on forever.

Don't use slang. Use good english. You are trying to make a good impression.

JOB INTERVIEW DO'S AND DON'TS--Continued

Do's

Don'ts

Don't interpret items on your resumè until you are asked. Your resumè should be self-explanatory. If additional details are needed, the interviewer will ask for them.

Don't lie about anything. Something you try to camouflage will probably come out in your letters of recommendation or references. An effort to "cover up" will fail.

Don't criticize your present employer. If it is a bad situation, you can mention it, but don't dwell on it.

Don't talk about salary until later in the hiring process or until the recruiter brings up the topic. If he or she asks you what you would like to earn, say something like, "What is the standard wage for this kind of job?" You would be in bounds to ask, "What would you consider paying?"

Don't ask, "Will I get the job?" or "Can I have the job?"

JOB INTERVIEW CHECK LIST

NAME ______________________________ DATE ____________________

Preparation

- Learn something about the company.
- Have a specific job or jobs in mind.
- Prepare a reference list of previous employers, references, dates of schooling, etc.
- Review your qualifications for the job.
- Be prepared to answer broad questions about yourself.

Appearance

- Be well-groomed.
- Be suitably dressed.
- Use makeup in good taste.
- Watch your posture.

Tests

- Listen carefully to instructions.
- Read each question through before you answer.
- Write legibly.
- Don't spend too much time on one question.

Interview

- Be prompt (10-15 minutes early wouldn't hurt).
- Answer questions directly and truthfully.
- Be well-mannered.
- Do not criticize others.
- Use proper grammar and good diction.
- Be enthusiastic and cooperative.
- Point out any special training that would be an asset on the job.
- Don't be afraid to ask questions.

Follow-Up

- Call the interviewer if you have not received an offer or rejection after the time specified in the interview.
- If the prospect of an immediate job is not possible, the interviewer's advice regarding future openings should be considered. Don't get discouraged.

HOW WILL YOU ANSWER?

NAME ______________________ DATE ______________________

Suppose you are interviewing for the job of ______________________
(the job you want)

How would you answer these questions:

1. Why should I employ you?

2. Explain your last five years of employment.

3. What types of work have you done?

4. How does your experience relate to the type of work we have here?

5. Describe your last job.

6. a. What did you like best about your last job?

   b. What did you like least about your job?

HOW WILL YOU ANSWER?--Continued

7. What problems did you have on your last job?

8. Why did you leave your last job?

9. What in your educational background do you feel qualifies you for this job?

10. What do you expect to be doing two years from now?

11. When could you start work?

12. Explain any periods of unemployment in your job record.

13. What salary would you require to take this job?

HOW WILL YOU ANSWER?--Continued

14. Why do you want to work for us?

15. Tell me about yourself.

16. If I contacted your former employers and asked about you as an employee, what would they tell me?

17. a. What do you think are your strong points?

    b. What do you think are your weak points?

18. If, in the follow-up you were advised that you did get the job, how would you respond?

INTERVIEWING FOR A JOB

LESSON 2
ROLE PLAYING

Purpose: To teach the student how to have a successful job interview by developing and using role playing skills.

Materials: Handouts
"Role play Evaluation Sheet"
"Making An Interview Appointment by Phone"
"Questions You Might Want to Ask at the End of the Second Job Interview"
"Following Up on the Job Interview"

Activities:

1. The job interview should be roleplayed and critiqued by members of the class. Select one student to be the applicant and another to be the interviewer. Again, situations can be real or imagined. If you have access to videotaping equipment, this can be valuable to the role playing students and help them correct problems they may have.

   Some additional questions which may be asked by the interviewers are:
   "This job requires a person with inventory control experience. Have you had any inventory control experience?

   "I understand from your application that your previous work experience does not specifically relate to this job. Can you tell me why you believe you are qualified to fill this position?"

   "Are you willing to travel several weeks out of the month?"

   "Is there anything you would like to tell me that you believe I should know in considering your application for this position?"

   At the end of the role play interview have students in the class fill out the evaluation sheet. Discuss the comments on the sheets, as well as other points the students wish to make.

2. Have students look over the instructions for making an interview appointment by phone. Again, select someone to do the role playing and follow the procedure. Use the information on the instruction sheet as a checklist for determining how well the role player did.

(continued on next page)

INTERVIEWING FOR A JOB (Continued)

LESSON 2
ROLE PLAYING

3. Have students look over the instructions for following up on the job interview and role play this phone conversation also, using the instruction sheet as a checklist for determining how well the role player did.

   Discuss the following:

   - What did the role players do that was right?
   - What did they do that was incorrect?
   - What should they do to correct the situation?
   - What other points do you see that need to be addressed?

ROLE PLAY EVALUATION SHEET

NAME ______________________________ DATE ____________________

Review this evaluation sheet before the role play. Listen carefully to the applicant during the role play activity and then complete this evaluation after the role play has ended. Be honest and realistic in your evaluation.

Yes	No	**Did the applicant start the interview favorably by:**
______	______	Greeting the interviewer by name
______	______	Stating his/her purpose
______	______	Sitting where the interviewer indicated
______	______	Allowing the interviewer to open the interview
		Did the applicant answer easy questions favorably by:
______	______	Answering directly
______	______	Explaining answers fully
______	______	Explaining yes and no answers
		Did the applicant answer difficult questions favorably by:
______	______	Remaining calm; maintaining eye contact
______	______	Organizing thoughts before answering
______	______	Answering honestly and completely
		Did the applicant answer unfavorable questions favorably by:
______	______	Minimizing faults by stressing strengths
______	______	Explaining when necessary
		Did the applicant close the interview favorably by:
______	______	Asking appropriate questions
______	______	Thanking the interviewer
______	______	Offering to provide additional information
______	______	Asking for a decision

What could this applicant do to improve her/his interviewing skills?

____

____

____

____

MAKING AN INTERVIEW APPOINTMENT BY PHONE

NAME ______________________________ DATE ____________________

- Plan what you are going to say before you call.
- State your name and reason for calling.
- Ask when would be the best time for you to come in.
- Keep the receptionist on your side.
- Do not ask over the phone how much the job pays.
- Be polite and courteous.
- Record the day, time, and place of the interview.
- Thank the receptionist for the assistance.

Making an appointment by phone does two things. First, it shows that you are interested in saving the employer's time. Second, it shows that you are thoughtful for asking what would be the best time for you to see the employer.

TELEPHONE
INTERVIEW

QUESTIONS YOU MIGHT WANT TO ASK AT THE END OF THE SECOND JOB INTERVIEW

NAME ______________________________ DATE ____________________

1. When will the decision be made as to whom will be offered this job? Will you notify me either way?
2. What employee benefits are provided? (insurance, sick leave, etc.)
3. What is appropriate dress for work?
4. Could you tell me something about the department in which I'll be working if I am hired?
5. What opportunities are available for advancement or promotion within the company?
6. When is payday?

FOLLOWING UP ON THE JOB INTERVIEW

The interviewer will usually indicate when you will know whether you will be offered the job. If the time has passed and you have not received an offer or rejection, you should follow up on your job interview with a phone call to the interviewer.

If the interviewer does not indicate when you will have a decision, you should wait a reasonable length of time (five days) and then follow up with a phone call to the interviewer.

Remember to follow the critical steps when making your follow-up call to the interviewer.

Critical steps:

Identify yourself.

Identify the date of your interview and the position for which you were interviewed.

Ask whether a decision has been made.

If you receive a negative answer, thank the interviewer for consideration.

If the decision has not been made, express continued interest in the position.

INTERVIEWING FOR A JOB

LESSON 3
USING GUIDED IMAGERY TO VISUALIZE SUCCESS

Purpose: To help students develop skills related to the job interview by using guided imagery to visualize success. (Guided imagery is a process used by athletes, artists, musicians, business people and many others to assure success. It is recommended by leading researchers in education as a tool for learning.)

Materials: Script for the activity.
Music of Vivaldi, Halpern, the Pacholbel Canon in D.

Activity: Use baroque or new age music as a relaxing background and to activate the right side of the brain. Have students sit up straight, feet flat on the floor, hands on desk, eyes closed. Help them relax, then help them visualize themselves having a successful job interview. (See next page for an example of a session using guided imagery. You may adapt it to your class for just about any learning situation.)

INTERVIEWING FOR A JOB

SAMPLE SCRIPT FOR USING GUIDED IMAGERY IN THE CLASSROOM

(Play soft music with an even beat in the background. Have students sit quietly, feet flat on the floor, hands on desk, eyes closed. In a quiet, even voice guide them to relaxation and on to a successful visualization. **NOTE**: All this is done in the present tense. Pause to allow the students to visualize when they need the extra time.)

As you sit quietly, you are beginning to relax. You are enjoying the music and you feel the beat. You can see a large, soft ball of white light over your head. This white light slowly moves down over you and as it does each part of your body relaxes until your whole body is calm and relaxed.

It begins with the top of your head, feel it relax. Your face is relaxing, the back of your head, your neck is relaxed as the white light slowly moves down over your body. (**NOTE TO TEACHER**: Work your way down the body to the toes, naming all the general areas along the way.)

Now see yourself in your favorite place. It may be the beach, the mountains, by a lake. Go there in your mind now. Feel the warm sun on your body. You are so relaxed and comfortable. Feel the sand or earth under your feet. Feel the wonderful pure clear air. Enjoy the scenery. You are so relaxed that you could float away on a cloud. Feel yourself floating, swaying on the cloud as, it picks you up and floats away above the treetops.

The cloud takes you to the waiting room of an office where you have a job interview scheduled. It deposits you gently and promises to return to pick you up after the interview. You tell the secretary your name and with whom you have an appointment. You smile and feel very self-confident. The secretary tells you to go into the office. You walk through the door and shake hands with your interviewer.

You are confident and self-assured as the interviewer asks questions. You answer them easily and knowledgably. The interviewer asks you to "please explain your last five years of employment." See yourself answering with a smile. Hear the words you say to the interviewer as you answer the questions. (Pause to allow time for the student to answer mentally.) The interviewer asks, "What types of work have you done?" You say . . . (Pause for the student to answer.)

Using this format, proceed through the interview. After the interview ends, very successfully, have the cloud come back to the waiting room to pick up the student and deposit him or her gently back in the classroom, full of confidence and full of energy and enthusiasm for classes for the rest of the day.

INTERVIEWING FOR A JOB (Continued)

GUIDED IMAGERY

This process can be used to reenact historical scenes, stories or poems, to visualize successful test taking, etc.

Keys to remember are:

1. Relaxation is important.
2. Use music as an integral part of the process.
3. Stay in the present tense.
4. Begin with the students visualizing something or someplace they really like and are comfortable with.
5. Help them experience success mentally.
6. End with a statement that they are energized and ready to experience success in all their classes that day.

INTERVIEWING FOR A JOB

LESSON 4
THE FOLLOW-UP LETTER

Purpose: To teach students to prepare a successful follow-up letter after the interview.

Materials: Handouts
- "Follow-up Letter Instructions"
- "Follow-up Letter Sample"

Activity: Have students write a follow-up letter, using the instructions and the sample letter.

FOLLOW-UP LETTER
INSTRUCTIONS

NAME ______________________ DATE ____________________

It is sometimes helpful to return to a business and check again on possible job openings. This is often done about a week after the first interview. This short, casual visit accomplishes two things: (1) It helps the interviewer remember you, and (2) It shows that you have sincere interest in working for that company.

However, it is not always possible to have this type of informal atmosphere when applying for a job. In such a case, it is always proper to send a follow-up letter.

1. Write a follow-up letter thanking the employer for the interview.
2. Make sure your letter meets the following standards:
    a. typed perfectly;
    b. clean, neat, and attractively arranged on the paper;
    c. free from spelling, punctuation and grammatical errors.
3. Include the following points in your follow-up letter.
    a. An expression of appreciation, for interviewer's time and interest.
    b. A summary of your qualifications and interest in the position.
    c. Your name, address and phone number (to make it easier for your prospective employer to contact you).
4. Make this last bid for the job a prime example of your excellent work habits.

FOLLOW-UP LETTER

SAMPLE

43123 North Basinal Avenue
Oklahoma City, Oklahoma 73114
February 18, 1988

Mr. Bovie Smiley, Manager
Oklahoma Bar-B-Que Inn
4501 East Deadar Street
Oklahoma City, Oklahoma 73114

Dear Mr. Smiley:

This letter is a follow-up to my interview with you that was held on Friday, February 12, 1988 (2:30 P.M.). I would like to express my appreciation to you for the opportunity to meet with you and members of your staff. Also, I appreciate the tour of the restaurant and discussion we had relating to the employee benefits and advancement opportunities within the business.

Again, I am very much interested in the position of part-time waitperson currently advertised by your restaurant. During the interview and tour, I was impressed with the entire operation and the friendliness of the employees. I believe that I would be an asset to the current operation, and would like working for you and providing the best possible service for the customers.

Please feel free to contact me after 4:00 P.M. at 555-9985. Additional information will be furnished upon request.

Sincerely yours,

Bobbie J. Semmery

INTERVIEWING FOR A JOB

LESSON 5
EMPLOYMENT AGENCIES

Purpose: To teach students about employment agencies, how they operate and what they cost.

Materials: Handouts

"Sample Employment Contract"
"Private Employment Agency Math"

Activity: Explain to the students how the State Employment Service works, then show them the sample contracts and have them work the math worksheet for private employment agencies.

Discuss the following:

- What are the pros and cons of using the State Employment Service?
- A private agency?
- Have you had any experience with either of these?
- Which do you feel would give you the best service?

SAMPLE EMPLOYMENT CONTRACT

ABC EMPLOYMENT AGENCY

NAME ______________________________ DATE ______________________

ABC Employment Agency provides this contract to protect you and the agency. It is very important that you read all details carefully and ask for a full explanation of any portion that is not clear to you. Our agency is bonded and licensed by the Oklahoma Department of Labor.

I hereby employ the ABC Employment Agency to assist me in securing a position. I understand that I am to keep all information given to me regarding positions in strict confidence and agree to report the acceptance of a job and the results of the interviews to the ABC Employment Agency. I also understand that if any position is offered me as a result of being sent by this agency, I am obligated to the agency.

Upon acceptance of the position that was secured for me by the ABC Employment Agency, I agree to pay the fee as follows:

15% of 1st full month gross pay if pay is $ 79.99 or less
20% of 1st full month gross pay if pay is $ 80.00-$119.99
30% of 1st full month gross pay if pay is $ 120.00-$149.99
40% of 1st full month gross pay if pay is $ 150.00-$274.99 . . .
$500.00 and above--percentage of annual income--to be agreed upon by both parties.

(This fee schedule is established by state law.)

____ I will pay the fee in full within 10 days of accepting the job.
____ I will pay in two equal installments if I am paid monthly.
____ I will pay in three equal installments if I am paid twice a month.
____ I will pay in six equal installments if I am paid weekly.

In the event this placement fee is not paid in accordance with the above, I further agree to pay reasonable attorney fees and court charges that are necessary in collecting any balance that I may owe should I become delinquent with payments.

I HAVE CAREFULLY READ THE ABOVE CONTRACT AND FULLY UNDERSTAND ITS CONTENTS AND DO AGREE TO ABIDE BY ITS CONTENTS.

____
Signature

____
Date

PRIVATE EMPLOYMENT AGENCY MATH

NAME ______________________ DATE ____________________

1. Using the terms in the employment agency contract, figure the fee that would be paid for a part-time job with wages of $2.00 an hour, 23 hours per week for four weeks.

2. a. Occasionally, the company that hires a person agrees ahead of time to pay the employment agency fee for the new employee. How much would the fee be for a job which paid $450 per month?

   b. How much would each installment payment be if the new employee pays the fee himself/herself in two equal payments?

   c. If the new employee is paid twice a month, how much would each installment payment be?

   d. If the new employee is paid weekly, how much would each installment payment be?

KEY--Private Employment Agency Math

1. $73.60
2. a. $180.00
   b. 90.00
   c. 60.00
   d. 30.00

TEACHER:

Additional activities:

Have students role play the phone call for appointment and follow-up phone calls. Be sure to make an evaluation form for the other students to fill out.

Sources of Additional Information:

Oklahoma State Employment Services
Offices statewide
They have a number of useful pamphlets such as:
"Hints for Mature Job Seekers"
"How to Prepare Yourself for Job Interviews"
"How Do I Get A Job?"
They also have a number of job applications.

State Department of Vocational and Technical Education

"Critical Steps of Job Interviewing"
(Textbook) by Peggy Threadgill and Bob Helsel
Stillwater, Oklahoma 74074

DECIDING ABOUT A JOB

KEY

Numbers by **SUGGESTED LEARNER OUTCOMES** are
Oklahoma Suggested Learner Outcome Numbers.

Page numbers followed by an -H- indicate
ACTIVITIES or **LESSONS** which may be
duplicated for student handouts.

Pages with **TEACHER INFORMATION**
have borders around
the page.

Pages with **KEY** information
have top and bottom
borders.

GENERAL INSTRUCTIONS

When giving instructions to students, always **show** them what you want as you **tell** them. People remember better when they are given information in more than one way, or in their dominant learning style.

Give students the assignment in **writing**, and always follow up by **reading** it with the students--out loud.

Additionally, whenever possible, **demonstrate** what you want to occur. You may even want to draw pictures to **illustrate** your point.

Students will ask fewer questions because they will understand the assignment much more easily.

DECIDING ABOUT A JOB

TEACHER INTRODUCTION:

There are many activities you can present to make the students aware of how much it costs to maintain a job. Problems can include the cost of day care for children, lunches, and requirements for dress.

The activities presented in this section are very simple. The intent is to make the students aware of various costs they may not have considered.

SUGGESTED LEARNER OUTCOMES:

CM.6	The student will compare methods of transportation.
CM.7	The student will complete a sequence of problems that involve skills in reading maps, charts, and time tables.
CM.16	The student will demonstrate a proficiency in basic mathematical skills.
OK.26 GT.9	The student will develop problem-solving and critical-thinking skills.
Reading 9.18	The student will perform functional reading tasks.
Reading 10.15	The student will use graphic aids to gain information.
Reading 10.19	The student will develop reading skills required to function effectively in our society.
Reading 11.17	The student will use functional material independently.

TABLE OF CONTENTS:

Lesson 1: **Cost of Maintaining a Job**

Lesson Plan 124
Cost of Maintaining a Job: I Found a Job 125-H
Determining Wages 126-H
Figuring Parking Costs 128-H
Key 129

Lesson 2: **Which Job Would You Want?**

Lesson Plan 130
Which Job Would You Want? 131-H

DECIDING ABOUT A JOB

LESSON 1
COST OF MAINTAINING A JOB

Purpose: To help students recognize the factors involved in maintaining a job and to utilize the basic skills needed to compute information that will help them in decision making.

Materials: Handouts
"Cost of Maintaining a Job: I Found a Job"
"Determining Wages"
"Figuring Parking Costs"

Activities:

1. Have students complete "Cost of Maintaining a Job: I Found a Job," discussing how each of the cost affect selection of a job.
2. Explain the difference in gross and net wages. Have students complete "Determining Wages" discussing overtime wages.
3. Discuss jobs that require parking fees. Have students complete "Figuring Parking Costs" and check answers.

COST OF MAINTAINING A JOB
"I FOUND A JOB!"

NAME ______________________________ DATE _______________________

Most people are concerned with finding a job in order to EARN MONEY for their survival. A hidden factor in maintaining employment after a job has been found is the cost of keeping the newly-found job.

The following is a list of costs that normally occur when employed:

1. Transportation to and from work
2. Time spent in travel to and from work
3. Clothing cost--cleaning and laundry
4. Baby sitting or child care
5. Parking
6. Food
7. Tools for the trade or business

HOW MUCH DOES IT COST?

John earns $225.00 per week at Resteasy Nursing Home. Gasoline costs $1.17 per gallon and the job site is 15 miles from John's apartment. John's car gets 20 miles per gallon of gasoline. How much will John spend on gasoline each month based on two trips per day, five days per week?

Salary ________________ per week

Gasoline ________________ per gallon

Mileage, one way ________________

John's car gets ________________ per gallon

Cost of gasoline per month________________

(do your work in the space below)

DETERMINING WAGES

NAME ______________________ DATE ________________

How to figure gross wages:

Hours worked x Hourly rate = Gross Wage

8	x	$3.50	=	$28.00
7	x	$3.00	=	$21.00
7	x	$3.25	=	$22.75

1. Determine the daily gross wage for each of the following people:

	Hours Worked	Hourly Rate	Gross Wage
Ryder, Ben	8	$3.35	________
Scott, Tim	6	$4.10	________
Johnson, Todd	7	$4.00	________
Shaffer, John	8	$3.65	________

HOW TO FIGURE OVERTIME

To determine overtime, figure 50% of the hourly wage then add this to the wage per hour.

Wage per hour + 50% = Overtime

$2.00 + $1.00 = $3.00

2. Figure the overtime pay per hour for each of the following hourly wages:

Wage per hour + 50% = Overtime per hour

$1.80 + ________ = $________.

$3.00 + ________ + $________.

$3.25 + ________ + $________.

$3.50 + ________ + $________.

$3.65 + ________ + $________.

DETERMINING WAGES--Continued

NAME ______________________ DATE ______________________

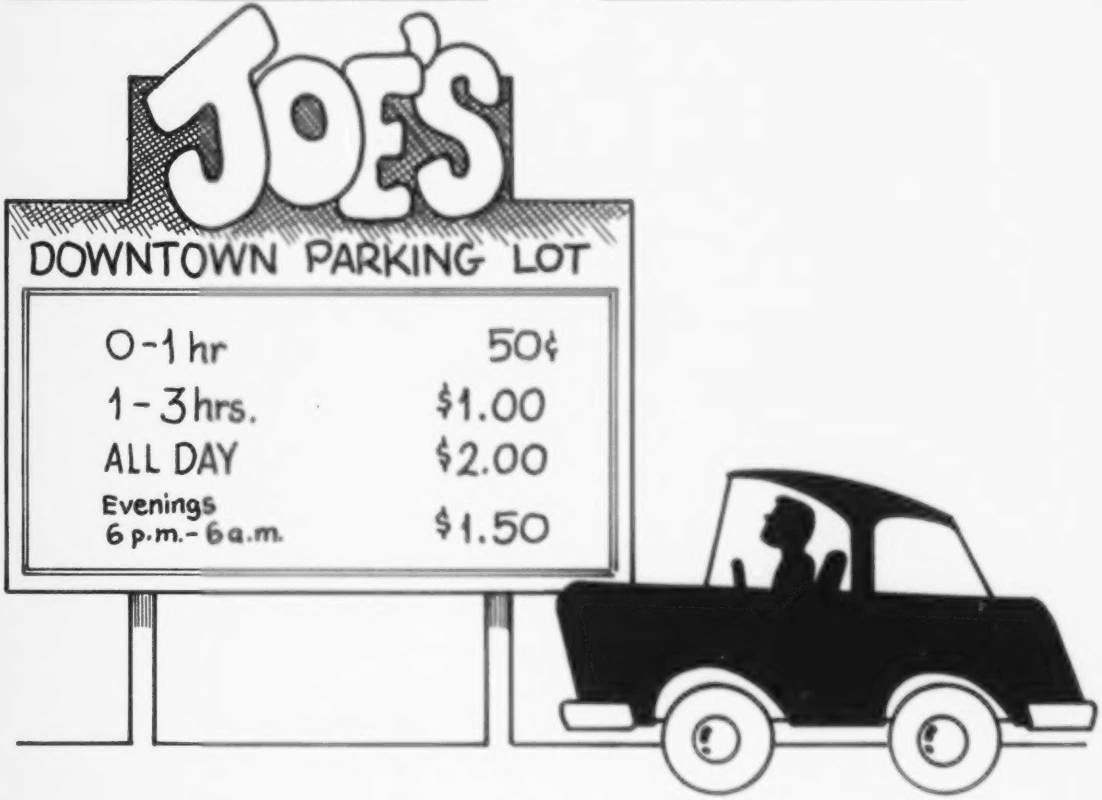
3. Fill out Ben Ryder's time card for a week. Each week Ben receives 1 1/2 times his hourly rate for each hour over 40 hours.

	Hours	**Hourly Rate**	**Gross Wages**
Monday	8	$3.35	$________
Tuesday	8	$3.35	$________
Wednesday	9	$3.35	$________
Thursday	8	$3.35	$________
Friday	8 1/2	$3.35	$________

TOTAL HOURS__________ **TOTAL WAGES**__________

FIGURING PARKING COSTS

NAME ______________________ DATE ______________________


JOE'S
DOWNTOWN PARKING LOT
0-1 hr 50¢
1-3 hrs. $1.00
ALL DAY $2.00
Evenings 6 p.m.-6 a.m. $1.50

1. How much would it cost to park per $1/2$ hour? ______________________
2. How much would it cost if you left your car at 8:00 a.m. and returned at 2:00 p.m.? ______________________
3. How much would it cost to leave your car for three hours? ____________
4. How much would it cost if you left your car here at 9:30 a.m. and returned at 12:00 noon? ______________________
5. If you left your car at this lot at 8:00 p.m. and returned at 11:30 p.m., what would the cost be? ______________________
6. How much would you pay if you left your car here for 24 hours? ______________________
7. Would it be cheaper to park here for three hours or park at a meter costing 25¢ per hour? ______________________
8. What are the advantages of leaving your car in a parking lot compared to leaving it at a meter? ______________________

KEY FOR--COST OF MAINTAINING A JOB

1. $8.78

Determining Wages

1. $26.80
24.60
28.00
29.20

2.	.90	2.70
	1.50	4.50
	1.63	4.88
	1.75	5.25
	1.83	5.48

3.	26.80	
	26.80	
	31.83	(31.825)
	26.80	
	29.31	(29.3125)
	141.54	(141.5375) Total Wages

Total Hours 41.5

Figuring Parking Costs

1. $ .50
2. $2
3. $1
4. $1
5. $1.50
6. $3.50
7. The meter is cheaper
8. Any reasonable answer

DECIDING ABOUT A JOB

LESSON 2
WHICH JOB WOULD YOU WANT?

Purpose: Help students recognize factors in maintaining a job, analyze information and make decisions based on the data.

Materials: Handout
"Which Job Would You Want?"

Activities: Using handout "Which Job Would You Want?" have students as a group or individually, depending on their familiarity with the process, list factors involved in making a decision between these two jobs.

Show students how to begin completing the grid by listing the factors in the left hand column labeled factors.

Have students complete data in the other two columns based on the information in the above paragraphs.

Have students note unavailable information.

Using the parentheses at the beginning of each line, have each student number each factor with the most important as one.

Ask students to carefully consider those factors that are most important and decide which job they want.

WHICH JOB WOULD YOU WANT?

NAME ______________________ DATE ____________________

You have been offered two jobs with the following salaries:

JOB A Hotel desk clerk @ $850 per month (gross Income)

JOB B Sales clerk for major department store chain @ $225 per week (gross Income)

The above jobs have the following factors which you must think about before deciding which job you will take.

JOB A You will have to pay for the cleaning and laundry of your uniforms which are provided by the hotel. The hotel is four blocks from your apartment. Two meals are provided each day. You will have to work six days per week, and you will receive two weeks paid vacation each year.

JOB B You will have to maintain your personal appearance. The store is seven miles from your apartment in downtown Fantastic City, U.S.A. The company provides a $5,000 term life insurance on all employees. You will work six days per week and no paid vacation.

There are many hidden costs and benefits to you in both jobs.

Use the statements and grid below to help you make a decision.

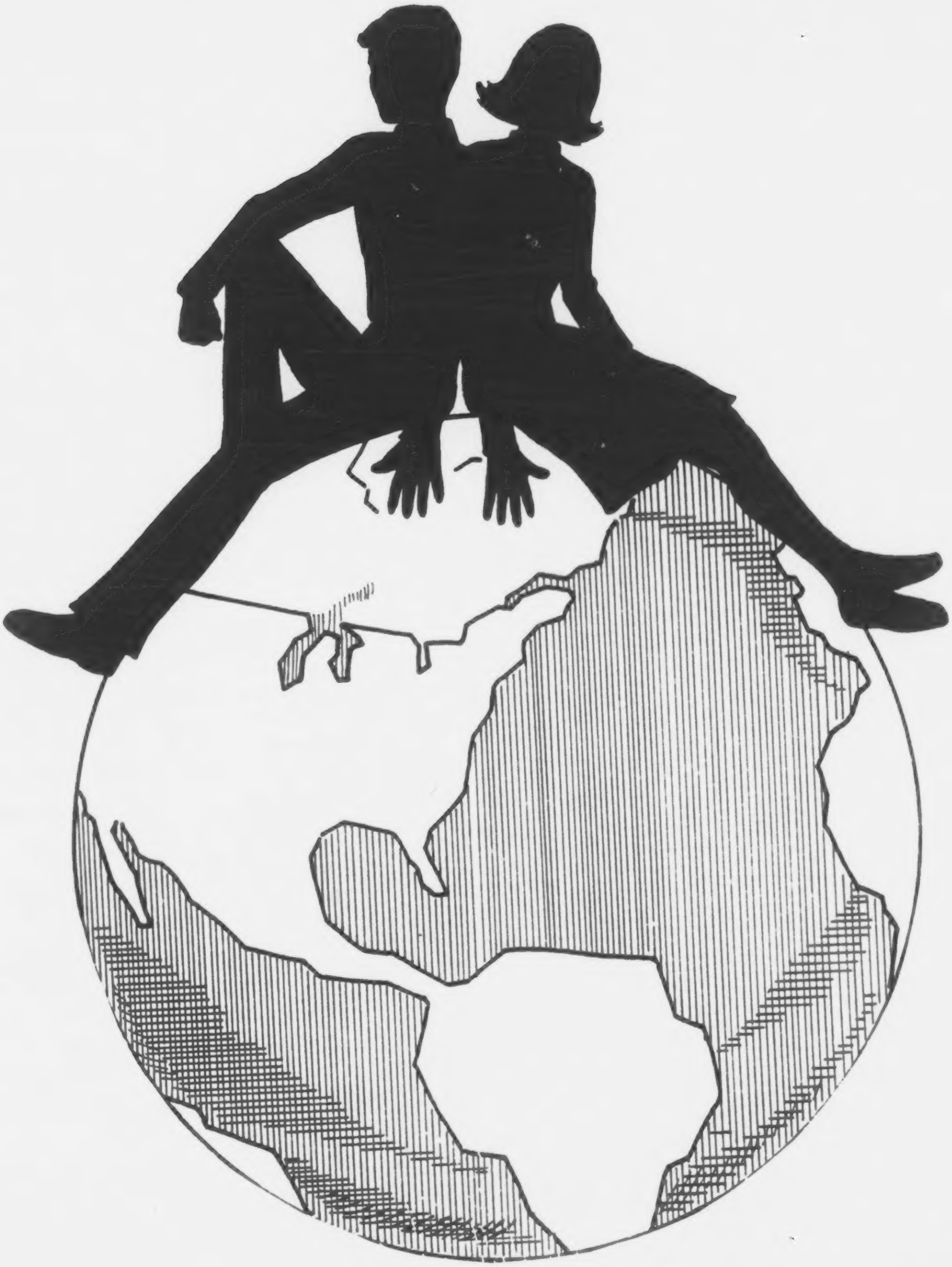
1. List the factors involved in your decision. (ie. salary, transportation, etc.)
2. On the grid below, write in the factors in the left column.
3. In the columns under each job, indicate how that job relates to the factors.

FACTORS	JOB A	JOB B
Transportation	4 blocks	7 miles
( )		
( )		
( )		
( )		
( )		
( )		
( )		
( )		

4. Note Unavailable Information in the space on the bottom of the page. How important is this information in making your decision.
5. Look at the factors and determine which ones are most important to you.
6. In the parentheses (   ) at the beginning of each line, number the factors, ranking the most important factor as one.
7. Considering those factors that are most important, decide which job you should take.

Unavailable Information:

RESPONSIBILITIES OF CAR OWNERSHIP



KEY

Numbers by **SUGGESTED LEARNER OUTCOMES** are
Oklahoma Suggested Learner Outcome Numbers.

Page numbers followed by an -H- indicate
ACTIVITIES or **LESSONS** which may be
duplicated for student handouts.

Pages with **TEACHER INFORMATION**
have borders around
the page.

Pages with **KEY** information
have top and bottom
borders.

GENERAL INSTRUCTIONS

When giving instructions to students, always **show** them what you want as you **tell** them. People remember better when they are given information in more than one way, or in their dominant learning style.

Give students the assignment in **writing**, and always follow up by **reading** it with the students--out loud.

Additionally, whenever possible, **demonstrate** what you want to occur. You may even want to draw pictures to **illustrate** your point.

Students will ask fewer questions because they will understand the assignment much more easily.

RESPONSIBILITY OF CAR OWNERSHIP

TEACHER INTRODUCTION:

Buying and owning a car means certain responsibilities are assumed. This section includes a checklist that should be used in deciding what used car is the wisest purchase. An activity which involves filing an accident report following a car accident is included in this segment. A questionnaire is listed which asks what procedures should be followed if one is involved in a car accident.

SUGGESTED LEARNER OUTCOMES:

1. The student will understand what questions should be asked to gain information needed to purchase a used car.
2. The student will understand the procedure involved in filling out an accident report.
3. The student will be familiar with what procedures need to be followed after a car accident.

TABLE OF CONTENTS:

Lesson 1: Used Car Checklist

Lesson Plan 136
Used Car Checklist 137-H

Lesson 2: Car Accident Procedure

Lesson Plan 139
Filing an Accident Report 140-H
Accident Report Form 141-H
If You Are In An Accident 142-H
Key 143

RESPONSIBILITIES OF OWNING A CAR

LESSON 1
USED CAR CHECKLIST

Purpose: The student will learn what information is needed to make a decision in buying a used car.

Materials: Handout
"Used Car checklist"

Activities: Have students go look at used cars, checklist in hand. Have them fill out the checklist on three different cars.

Discuss the Following:

- Is the checklist helpful?
- Does it cover everything one needs to know in this situation?
- Can you add anything?

USED CAR CHECKLIST

NAME ______________________ DATE ________________

	Yes	No
Exterior		
1. Is the paint color on the inside of the door jamb different than the paint on the rest of the car?	____	____
2. Is the paint different colors on the outside of the car where it *should* be one color?	____	____
3. Is there extensive chipped paint and rust?	____	____
4. Does the exterior appear to be repainted or repaired?	____	____
Interior		
1. Are the seats badly worn?	____	____
2. Is it hard to roll the windows up and down?	____	____
3. Is the door, hood, or trunk hard to close tightly?	____	____
4. If the floor mats are new, is there a hole in the floor, or is the floor badly worn?	____	____
5. Are the floor mats very worn?	____	____
6. Is the brake or clutch pedal worn?	____	____
7. Are there seatbelts which work properly?	____	____
Under the Hood		
1. Are there wet spots on the radiator?	____	____
2. Does the water in the radiator look rusty or dirty?	____	____
3. Is the radiator hose cracked or flaking?	____	____
4. Are the air filters dirty?	____	____
5. Is the electrical wiring frayed or cracked?	____	____
6. Is the oil on the dipstick gummy or dirty?	____	____

	Yes	No
Under the Car		
1. Does the front wheel make a clunking noise when you shake it?	______	______
2. Are the muffler and exhaust pipe worn? Are there any holes?	______	______
3. Shock absorbers: Does the car bounce after you rock it?	______	______
Behind the Wheel		
1. Is there too much play in the steering wheel?	______	______
2. Does the brake pedal sink to the floor when you push it down?	______	______
3. Are there any gauges on the instrument panel that do not work? Which ones? ____________________ ____________________	______	______
Road Test		
1. Does the car shift roughly?	______	______
2. Is there a lot of smoke when you accelerate?	______	______
3. Does the car shake or swerve when you brake?	______	______
4. Does the car shake when you accelerate?	______	______
5. Does the car overheat and make noises?	______	______
6. Do you lose steering control on bumpy roads?	______	______
7. Are there grinding noises when you brake?	______	______
8. Do the brakes grab? Do the wheels wobble?	______	______
9. Does the car tend to stall when you accelerate?	______	______

RESPONSIBILITIES OF OWNING A CAR

LESSON 2
CAR ACCIDENT PROCEDURE

Purpose: To make the student aware of their responsibilities after being involved in an accident.

Materials: Handouts
"Filing an Accident Report"
"Sample of Accident Report"
"If You are in an Accident"

Activities:

1. Have students fill in the accident form using the information given in the handout, "Filing an Accident Report." Where can they get this form in case of an accident?
2. Have students research the state law that you must carry liability insurance if you own a vehicle.
3. Have students fill out the questionnaire, "If You Are in an Accident. . . . ," Check the answers and discuss the information.

Discuss the Following:

- Information from the above activities, including procedures, state laws, and insurance.

FILING AN ACCIDENT REPORT

NAME ______________________ DATE ____________________

Fill in the Accident Report form with the following information:

The collision occurred inside the city limits of Oklahoma City at the intersection of 27th Street and Depot Road. The accident took place on Friday, July 16, 1988, at 5:30 p.m.

Fill in the part that says **YOUR VEHICLE** as though you were the driver of the car. Use a description of your own car, a parent's car, or a friend's car. Make up any information you don't know. The estimated damage on your vehicle is $475.

Use the following information for **OTHER VEHICLE**. The driver's name was James Clarke. He is the owner and driver of a 1979 Chevy Luv truck. The license plate is Oklahoma, 1981, #XY3490. Mr. Clarke lives at 345 Eiderdown Lane, Choctaw, Oklahoma 71032. His driver's license is Oklahoma #442-05-0783. His birthdate is July 10, 1958. His operator's license expires in July of 1989. The estimated damage to his truck is $652.

No one was hurt in the accident. It was investigated by the local police.

Your insurance agency is Interstate, Box 1980, Kansas City, Missouri 63142. Your agent's name is J.J. Harris, whose office is located at 2352 South Plaza, Oklahoma City, Oklahoma 73102. Your policy coverage is for the period of June 1, 1988 through December 31, 1988. The policy number is FY 318 740 2.

STATE OF OKLAHOMA
DEPARTMENT OF PUBLIC SAFETY

OPERATORS COLLISION & FINANCIAL RESPONSIBILITY REPORT

IMPORTANT: REPORT IS DUE WITHIN 10 DAYS

YOU MUST SUBMIT THIS REPORT WITHIN 10 DAYS, IN CONFIDENCE WITH:
TITLE 47-SEC. 10-108, O.S. 1961, AS AMENDED

Privte Property Collisions MUST Be Reported

-TYPE OR PRINT-

Do Not Write In This Space

Every driver of a vehicle which is in any manner involved in a collision resulting in personal injury to or death of any person in which it is apparent that damage to one vehicle or other property is in excess of Three Hundred Dollars ($300.00) shall within ten days after such collision, forward a written report of such collision to the Department on this form. *This Report is confidential and Cannot Be Used As Evidence In Any Trial.*

PLACE WHERE COLLISION OCCURRED: County ______ City or Town ______

If collision was outside city limits, indicate distance from nearest town. Use two distances and two directions if necessary
______ Miles ______ North-South
______ Miles ______ East-West
Of limits of ______ City or Town

ROAD ON WHICH COLLISION OCCURED ______
Give Name of Street or Highway Number (US or State) If No Highway Number Identify by Name

Check and Complete One
☐ AT ITS INTERSECTION WITH ______ *Name of Intersecting Street or Highway Number*
OR
☐ NOT AT INTERSECTION ______ *Distance From Nearest Intersection Street or Highway*

DATE OF COLLISION ______ 19 ______ DAY OF WEEK ______ Hour ______ A.M. ______ P.M. ______

YOUR VEHICLE 1.
Driver's Name ______ *(As shown on Driver License) (Last Name First)*
Driver's Address ______ *Street or RFD* *City* *State* *Zip Code*
Driver's License ______ *Year Expires* *State* *Number*
☐ Operator
☐ Chauffeur
☐ Other
Sex ______ DRIVER Date of Birth ______ *Mo Day Yr* | Sex ______ OWNER Date of Birth ______ *Mo Day Yr*
Owner's Name ______ *Last (Print or Type)* *First* *Middle* *Driver License No*
Owner's Address ______ *Street or RFD* *City* *State* *Zip Code*
VEHICLE ______ *Year* *Make* *Type (Sedan, Truck, etc.)*
Vehicle License Plates ______ *Year* *State* *Number*
Estimated Damage $ ______
NOTE: ATTACH GARAGE ESTIMATE FOR YOUR VEHICLE

OTHER VEHICLE 2.
Driver's Name ______ *(As shown on Driver License) (Last Name First)*
Driver's Address ______ *Street or RFD* *City* *State* *Zip Code*
Driver's License ______ *Year Expires* *State* *Number*
☐ Operator
☐ Chauffeur
☐ Other
Sex ______ DRIVER Date of Birth ______ *Mo Day Yr* | Sex ______ OWNER Date of Birth ______ *Mo Day Yr*
Owner's Name ______ *Last (Print or Type)* *First* *Middle* *Driver License No*
Owner's Address ______ *Street or RFD* *City* *State* *Zip Code*
VEHICLE ______ *Year* *Make* *Type (Sedan, Truck, etc.)*
Vehicle License Plates ______ *Year* *State* *Number*
Estimated Damage $ ______

KILLED OR INJURED

IMPORTANT: Under the Financial Responsibility Law Security Requirements Cannot Be Made Unless You Have Submitted A Garage Estimate of Damage To Your Vehicle And Doctor's Statement Showing Nature And Extent Of Injuries

Check or Fill In Appropriate Spaces

NAMES	ADDRESSESS	Age	Sex	Driver	Passenger	Veh No	Ped	Injured	Killed

I certify, under penalty of law that the statements are made to the best of my knowledge and belief

Collision Investigated By ☐ Highway Patrol ☐ Other Officer ☐ Not Investigated

SIGNATURE ______ *Signature of Person Making Report is Required* *Address* *Date of Report* ______ *Name* ______ *Badge*

> LIABILITY INSURANCE INFORMATION <

IMPORTANT ——→ If you fail to give full information below, we will assume that you did not have automobile liability insurance and a Suspension Notice will be mailed to you!

NAME OF INSURANCE COMPANY *(NOT AGENCY)* ______ ADDRESS ______ *Street* *City* *State*
POLICY NUMBER ______ POLICY PERIOD From ______ to ______ *(must cover date of collision)*
NAME OF AGENT ______ ADDRESS ______ *Street* *City* *State*

> FILL IN BUT DO NOT DETACH <

DATE OF COLLISION ______ *Month* *Day* *Year*
PLACE OF COLLISION ______ *Corner* *City or Distance to Nearest City* *Street or Highway*
VEHICLE ______ *Year* *Make* *Type (Sedan, Truck, etc.)* ______ *Vehicle Identification Number*
DRIVER ______ ADDRESS ______ *Street or RFD* *City* *State*
OWNER ______ ADDRESS ______ *Street or RFD* *City* *State*
NAME OF INSURANCE COMPANY *(NOT AGENCY)* ______ ADDRESS ______ *Street or RFD* *City* *State*
POLICY NUMBER ______ POLICY PERIOD From ______ to ______ *(Must cover date of collision)*
NAME OF AGENT ______

MAILING INSTRUCTIONS ON BACKSIDE

DPS67 Rev. 8-2-80

141-H

BEST COPY AVAILABLE

IF YOU ARE IN AN ACCIDENT . . .

NAME ______________________________ DATE ____________________

Do you know what to do if you are involved in an accident? Below is a summary of things that need to be done after an accident. Using the words below, fill in the blanks to make the summary complete.

Tag
Time
Accident
Model
Name

Information
Insurance
Address
Sheriff's
Witness

Fault
Agent
Police
Coverage
24 hours

Damage
Accuse
Conditions
Hurt
Required

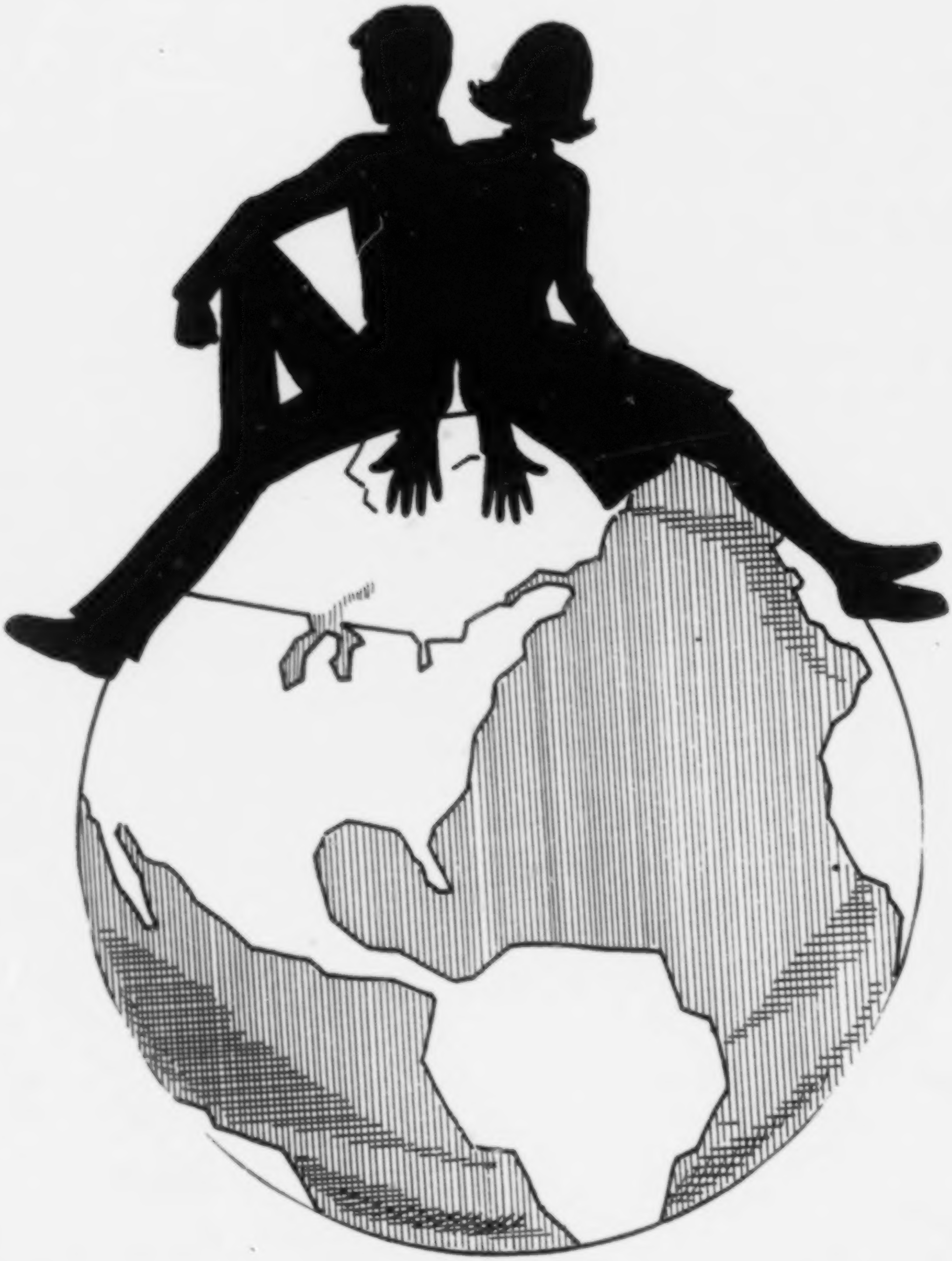
Never leave the scene of an ____________________. See if anyone is ______________. If there is an injury, give first aid as necessary and call for help. Call the __________________. You should get the __________________ and ______________ of the other driver. You should also look at the license plate and copy the tag number. Write down the year, make, and ______________ of the other car. Write down the ______________ of the accident and the road and weather ______________. Also find out the name of their ______________ company. It is a good idea to get names and addresses of any ______________. If they won't give you this information, at least write down their ______________ number. Don't admit that you were at ____________________ and don't ____________________ the other driver. Do not say how much insurance you have.

Report the accident to your insurance company within ______________. In Oklahoma, you have ten days to file an accident report. This report is ______________ if property ______________ amounts to $100.00 or more. These forms can be obtained from your local police station, a ______________ office, the Highway Patrol, or sometimes your insurance ______________ will send you one. An accident report asks for much of the same ______________ you should have gathered at the scene of the accident.

KEY--IF YOU ARE IN AN ACCIDENT . . .

accident
hurt
police
name
address
model
time
conditions
insurance
witnesses
tag
fault
accuse
coverage
24 hours
required
damage
sheriff's
agent
information

STARTING ON YOUR OWN



KEY

Numbers by **SUGGESTED LEARNER OUTCOMES** are
Oklahoma Suggested Learner Outcome Numbers.

Page numbers followed by an -H- indicate
ACTIVITIES or **LESSONS** which may be
duplicated for student handouts.

Pages with **TEACHER INFORMATION**
have borders around
the page.

Pages with **KEY** information
have top and bottom
borders.

GENERAL INSTRUCTIONS

When giving instructions to students, always **show** them what you want as you **tell** them. People remember better when they are given information in more than one way, or in their dominant learning style.

Give students the assignment in **writing**, and always follow up by **reading** it with the students--out loud.

Additionally, whenever possible, **demonstrate** what you want to occur. You may even want to draw pictures to **illustrate** your point.

Students will ask fewer questions because they will understand the assignment much more easily.

STARTING ON YOUR OWN

TEACHER INTRODUCTION:

Many of your students will begin to live on their own shortly after they leave your classes. The chapter is an attempt to make them aware of some of the responsibilities and expenses involved in getting their own place.

SUGGESTED LEARNER OUTCOMES:

Reading

10.19 Students will be able to read and understand lease agreements.

11.10 Students will know the procedures involved in changing their address with the post office.

CM.15 Students should be able to understand the costs and responsibilities of beginning utilities/phone hook-ups.

CM.15 Students will know how to read meters and understand utility bills.

CM.9 Students should be exposed to insurance types and become acquainted with an agent in the community.

TABLE OF CONTENTS:

Lesson 1: Understanding Leases

Lesson Plan 148
What is a Lease? 149-H
Key 150
Sample Lease 151-H
Understanding a Lease 154-H
Key 155

Lesson 2: Change of Address Forms

Lesson Plan 156
Change of Address Order 157-H

Lesson 3: Starting Utility Service

Lesson Plan 159
Starting Utility Service Information 160-H
Starting Utility Service Worksheet 163-H
Key 164
Reading Utility Meters Information and Worksheet . 165-H
Gas Bills 167-H
Key 168
Sample Utility Bill 169-H
Key 170

Lesson 4: Insurance

Lesson Plan 171
Information 172-H
Insurance Agent 173-H

STARTING ON YOUR OWN

LESSON 1
UNDERSTANDING LEASES

Purpose: To teach students to read and understand lease agreements.

Materials: Handouts
"What is a Lease?"
"Sample Lease"
"Understanding a Lease"

Activities:

1. Distribute handouts and discuss the lease information before students fill out the checklist and the questionnaire. Discuss the correct answers.

2. Ask your students to look in the want ads of your local paper at rental properties and compare expenses and locations.

3. Have students think of things that they should consider when they choose an apartment or house.

4. If possible, visit some rental properties as a group to compare.

5. Discuss what they could do if their next-door neighbors were too noisy and kept them awake at night.

6. Discuss the problem of other tenants' guests parking in your space leaving you no place to put your car.

Discuss the following:

- What is a lease?
- Why should you never sign a lease that you don't understand?

WHAT IS A LEASE?

NAME ______________________________ DATE ______________________

A lease is a contract between you (the tenant) and the owner of the property (your landlord). You may simply talk to the landlord and agree on a lease orally, or you may sign a written lease. Oral leases may be ended by telling the landlord before you move--30 days' notice if the property is rented by the month or one week's notice if it is rented by the week.

Though many tenants and landlords use oral leases, a written lease usually is safer for both parties. A written lease should include what is expected of the tenant and what is expected of the landlord. Landlords want to use leases that favor them, so the tenants should read the lease carefully. Ask questions if you need to; don't ever sign a lease that you don't understand. If there is a clause in the lease that you don't like, ask the landlord to cross it out; then, you both should initial next to the change.

Below is a list of clauses commonly found in leases. Some of the clauses favor the tenant, and some favor the landlord. Read each clause, and check the ones you think would be favorable to you as a tenant.

_____ 1. A description of the place to be rented--the street, address and apartment number, for example.

_____ 2. The tenant is responsible for all needed repairs to the place, no matter who is to blame for damages.

_____ 3. The tenant agrees not to sublet the apartment.

_____ 4. The amount of the rent, when it is due, and to whom it should be paid.

_____ 5. The landlord may enter the tenant's apartment at any time, not only during an emergency.

_____ 6. The tenant may not have overnight guests.

_____ 7. The length of time the lease will be in effect.

_____ 8. A list of the repairs the landlord is responsible for.

_____ 9. The tenant may not hang pictures on the wall.

_____ 10. Who is responsible for the payment of utilities.

_____ 11. What the tenant must do to renew the lease.

_____ 12. The tenant must pay the landlord's lawyer if the landlord takes the tenant to court.

_____ 13. The landlord is not responsible for injuries, even if the injuries occur because he/she fails to keep the property safe.

_____ 14. The tenant must pay a penalty if he/she is even one day late in paying the rent.

KEY--WHAT IS A LEASE?

Numbers that should be checked:

1, 4, 7, 8, 10, 11

LEASE
SAMPLE

NAME ______________________________ DATE _______________________

STATE OF OKLAHOMA

THIS INDENTURE OF LEASE, made in duplicate, this ______________ day of ______________ 19_____ by and between the ___________________ party of the first part, (hereinafter called owner) and _______________________________ party of the second part, (hereinafter called tenant, whether one or more).

WITNESSETH: That the owner for and in consideration of the rents, convenants and agreements hereinafter contained, does and by these presents demise lease and rent for a period of ____________ from the ____________ day of ____________ 19_____, to the tenant, Apartment No. _________ of the ____________________ at ____.

The tenant for and in consideration of the use and possession of said apartment for said period does hereby agree to pay unto the owner, the sum of $____________, said sum to be paid in the following amounts and at the time herein designated, to wit:

On the _______ day of _________, 19_____: the sum of $____________ and on the _______________ day of each and every month thereafter the sum of $______________ until the sum of $___________________shall have been fully paid.

SAMPLE LEASE--(Continued)

YOU AGREE THAT:

This lease is subject to approval of your credit application and that we have five days from the above date to accept or reject your application.

Tenant shall pay the rent at manager's office or apartment.

The tenant agrees to hold free and harmless and does release owner from any and all damages that occur to the contents of any portion of the building here let, during the term granted.

The tenant further agrees to keep and maintain said apartment let to him, by the terms of this contract, in as good state of repair as the same are turned over to him, natural wear and tear alone excepted, and to hold owner free from any and all expense incidental to the occupancy of said apartment, excepting expense of heating, cooling, lighting, water, and trash service.

Occupancy of the demised premises is hereby limited to ______ adults and ______ children only, and for residence purposes only, and all pets are excluded, unless special permission is granted in writing by manager to the contrary.

Tenant, his family, and his guests will comply with all rules and regulations which are furnished or posted by the management.

Management shall retain a pass key and be allowed to enter the premises when necessary to make needed repairs, for normal maintenance, or in case either party has given notice of termination of his tenancy, to show the premises to any prospective tenant.

Tenant agrees not to use said apartment for any purposes that will increase the insurance rate or risk of said building, or for any purpose prohibited by the Statutes of the State of Oklahoma or the ordinances of the City or that this lease shall not be assigned, or the said apartment or any part of it sublet without the written consent of the owner.

We may cancel this agreement by giving you three days notice if you fail to observe any covenant or regulation which is part of this agreement except for non-payment of rent, in which case only 24-hour notice will be required. We will give whatever notice we receive if the building, or any part of it, is taken by Government action.

Tenant shall give thirty days written advance notice of intention to vacate at the expiration of this lease. Should no further lease agreement be executed, tenant shall give possession to owner, loss by fire alone excepted. The destruction of the building by fire shall work a termination of this lease.

If tenant does not vacate when this agreement ends as prescribed above, or when you receive proper notice from us that we are canceling this lease, we may take legal action to evict you.

If we take legal action to evict you, you will pay:

a. The cost of the legal action including attorney's fees, and;

b. The cost of moving you.

This agreement can be changed in writing only, signed by both parties.

If tenant is transferred from the City, or called to serve in the Armed Services of the United States, with proper thirty days written advance notice, and verification to our satisfaction, we will terminate this lease.

SAMPLE LEASE--(Continued)

DEPOSIT AGREEMENT:

We have received a deposit of $___________ to guarantee your performance of this agreement which we will return less cleaning charges when this lease expires but which you agree we may keep if:

a. We cancel this agreement because you fail to observe any covenant or regulation which is part of this agreement, or
b. We start legal action to evict you, or
c. There is damage or injury to the property at the time you vacate the premises, but only to the extent of the actual cost of repairs as estimated by us, but not limited to deposit, or
d. You fail to give us the required notice to cancel this agreement, or
e. You fail to pay all rent due hereunder.

BY____________________________
Owner or Manager

BY____________________________

BY____________________________
Tenant/s

UNDERSTANDING A LEASE

NAME ______________________________ DATE ______________________

1. How much rent is being paid per month? __________________________

2. How long does this lease last? ___________________________________

3. On what day is rent due? ____________________________________

4. How much deposit is required? ___________________________________

5. Who pays the utilities according to this contract? ______________

____

6. For what reasons can the management come into the apartment? ____

____

7. Where does one go to pay the rent? ___________________________

8. How much notice must be given to the tenant if he or she fails to pay rent?

____

9. How much notice must a tenant give before moving? _____________

____

10. If legal action is taken to evict the tenant, who pays the legal fees? ___

____

11. Will the deposit be refunded when the tenant moves? ___________

____

12. How can this agreement be changed? ___________________________

____

13. Are pets allowed? ____

14. Is the owner responsible if the apartment contents are damaged by a flood or fire? ____

15. Is it possible to operate a business in your apartment? __________

KEY--UNDERSTANDING A LEASE

1. $245.00
2. six months
3. first day of each month
4. $250.00
5. Owner
6. To make needed repairs, for normal maintenance, or to show premises to prospective tenants if either party has given notice of termination.
7. Manager's office or apartment
8. 24 Hours
9. 30 days
10. Tenant
11. Yes (less cleaning charges and if all agreements are met)
12. The agreement can be changed in writing only and signed by both parties.
13. Pets are allowed if special permission is granted in writing by the manager.
14. No
15. The apartment is to be used for residential purposes only.

STARTING ON YOUR OWN

LESSON 2
CHANGE OF ADDRESS

Purpose:	To teach students the procedures involved in changing their addresses with the post office.
Materials:	Handout "Change of Address Order"
Activity:	Distribute the Change of Address Order and have students fill it out.

CHANGE OF ADDRESS ORDER

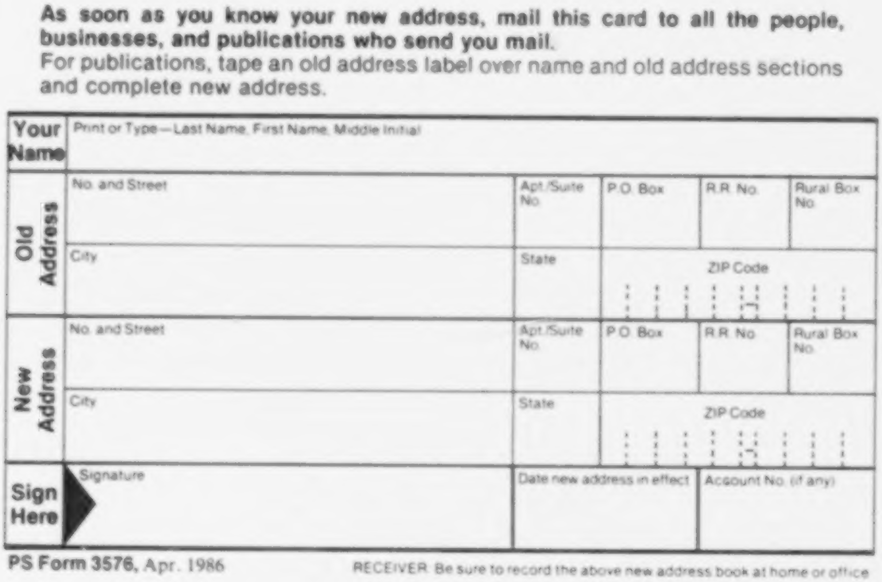
NAME ______________________ DATE ______________________

When you move, you must notify your local post office to forward your mail to your new address. Go to your post office and ask for a **CHANGE OF ADDRESS ORDER**. Fill this out and give it to the post office at your old address. The post office will begin sending your mail to your new address on the date you indicate. All mail addressed to your old address will be forwarded to your new address for one year. You should notify all who correspond with you--friends, businesses, etc.--of your new address.

Howard Jones, a single college student, has been living at 131 East Place, Tulsa, Oklahoma 74129, for the past two years. He is moving to Oklahoma City to begin a new job December 1, 1988. His new address will be 2160 North Tower Road, Oklahoma City, Oklahoma 73062. Fill out the change of address card as Howard should so that his mail will arrive at his new address. Date the card November 15, 1988.

CHANGE OF ADDRESS ORDER(Continued)

If you receive magazines, you will especially want to inform the magazine companies of your new address. If your magazines have to be forwarded to your new address by the post office, you will be charged for the postage on them. This can really make magazines expensive! The post office has a **CHANGE OF ADDRESS KIT** which they will give you to help your mail get to the new address promptly. Most magazines and papers ask for six weeks notice. Below is a sample card the post office will provide for you to send to friends, magazine companies, etc.



As soon as you know your new address, mail this card to all the people, businesses, and publications who send you mail.
For publications, tape an old address label over name and old address sections and complete new address.

Your Name	Print or Type—Last Name, First Name, Middle Initial				
Old Address	No. and Street	Apt./Suite No.	P.O. Box	R.R. No.	Rural Box No.
	City	State	ZIP Code		
New Address	No. and Street	Apt./Suite No.	P.O. Box	R.R. No.	Rural Box No.
	City	State	ZIP Code		
Sign Here	Signature	Date new address in effect	Account No. (if any)		

PS Form 3576, Apr. 1986

RECEIVER: Be sure to record the above new address book at home or office

STARTING ON YOUR OWN

LESSON 3

STARTING UTILITY SERVICE

Purpose: To help students learn the cost and responsibilities of beginning utilities/phone hook-ups.

Materials: Handouts
"Starting Utility Service Information" and "Worksheet"
"Reading Meters Information" and "Worksheet"
"Sample Utility Bill" and "Worksheet"

Activities:

1. Have students read the information on starting utility service and answer the questions on the worksheet. Check the answers and discuss.

2. Distribute the information and worksheet on reading utility meters and have the students fill out the worksheet. Check the answers.

3. Ask students to locate and read their electric/gas meters at home.

4. Compare with each other as to their locations (in relationship to their homes) and ease of reading.

5. Using the sample utility bill, have students answer the questions on the utility bill worksheet. Discuss the answers.

6. Discuss with your students how their lives would be changed if their utilities (gas, water, electric) were discontinued due to nonpayment.

7. Ask your students to investigate local utility rates and determine what the monthly expenses would be for their own homes or apartments.

STARTING UTILITY SERVICE INFORMATION

Ben Rider has found a new job in the city. It pays well, and Ben is very excited about the work he will be doing. He is also excited about the fact that he will be living away from home for the first time. He found a duplex apartment easily enough, but now he has a problem he has never faced before--how does he get a phone and utilities?

The problem faced by Ben is not uncommon. Most people realize that their water, sewage, and garbage pick-up are usually provided by the city and billed to each homeowner. Although these services and their costs vary statewide, Ben is moving to a city which provides all three. In this city, Ben must make personal appearance in city hall to sign a contract and pay a $25 deposit. On the contract he must give:

A. his place of employment;

B. his business and home phone number;

C. two forms of identification; and,

D. his lease agreement.

Sometimes individuals may also purchase their electric service from their town or city, but most of the time electricity and gas are purchased from private companies.

Since Ben's apartment is gas-heated, he must call the local gas company to get service started. In some cities, new residents must go to the gas office to start service, but in this city they handle new accounts by phone. The gas company asks for:

A. place and length of employment;

B. type of employment;

C. where and when Ben may have had previous gas service; and,

D. whether Ben is renting or buying.

They also charge a $30 nonrefundable service fee plus a deposit which is determined by factors such as previous gas consumption in the home. As an average, the gas company figures the deposit to be $15 per room (not counting hallways and bathrooms).

To begin electric service, Ben has to follow much the same procedure as with initiating gas service. His phone call connects him with a counselor whose job it is to sign up new accounts. The counselor will ask Ben questions similar to those asked by the gas company. Ben's connection charge of $25 will be billed to him on the first bill. He will also be charged a deposit of approximately $100 (depending upon the number of bedrooms in his apartment) which may be waived if he has someone who will co-sign. The only problem Ben may have in beginning service is if his apartment's pervious tenants lost electric service due to nonpayment. In that case Ben will be required to appear in person at the electric company office and show identification and his lease agreement.

The final utility is the phone company. In Ben's city, the phone company that provides service is a large corporation, but some towns and rural areas are served by small independent companies which charge different rates. Ben's company charges an installation fee of $65--$75 to first-time users if a phone jack is already in place. If a phone jack is needed, however, and additional labor charge will be added (at $89 per hour). In addition, Ben must either make arrangements to lease a phone (approximately $3 per month) or buy one from a local department or discount store.

Ben's monthly phone rates will be between $25--$30 for local service plus the usual charges for long distance calls.

STARTING UTILITY SERVICE
WORKSHEET

NAME ______________________________ DATE ________________________

(Answer these questions based upon the information provided on pages 160-H to 162-H.)

1. What would Ben's minimum phone "start-up" charge be if he paid the minimum installation fee, and no phone jacks were needed?
2. a. What would Ben's approximate electric deposit be?
   b. What's this amount based upon?
3. Ben's apartment has three rooms.
   a. If his credit is good, approximately how much will his gas deposit be?
   b. What is the total amount he'll need, including the service fee?
4. How much of a deposit does Ben's city require for water, sewage and garbage pickup?
5. What will Ben have to do if his apartment's previous resident had his electric service turned off for non-payment?
6. What would be Ben's maximum monthly telephone charge without any long-distance calls?
7. What information will Ben need to give to the gas company to start service?
8. With **all** of Ben's utilities (water, sewage, garbage pick-up, gas, electric, and phone), what is the minimum amount of money Ben would need to begin living in his apartment?

KEY--STARTING UTILITY SERVICE WORKSHEET

1. $65

2. a. $100
   b. number of bedrooms in his apartment

3. a. $45
   b. $75

4. $25

5. Appear at the company office in person and show his identification and lease agreement.

6. $30

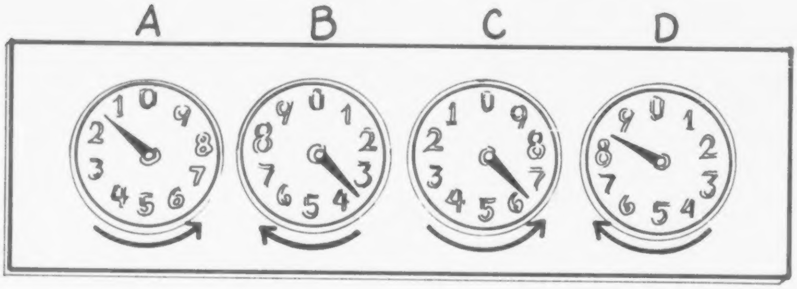
7. a. Place and length of employment;
   b. type of employment;
   c. where and when he may have had previous gas service; and
   d. whether he is renting or buying.

8. $265

READING UTILITY METERS
INFORMATION AND WORKSHEET

NAME ______________________________ DATE ________________________

Reading a gas or an electric meter is really quite a simple task. Read the dials from left to right, recording the lesser numbers next to the dial hand. In the example below, Dial A reads "1", Dial B read "3", Dial C reads "6", and Dial D reads "8". Thus the reading is 1368.

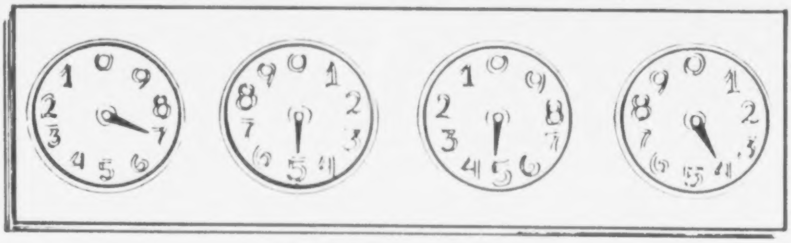


To tell how much gas you are using each month, subtract last month's reading (found on your gas bill) from the current reading. That's the amount of gas you've used in hundreds of cubic feet. If, for example, the previous reading was 1236 and the present reading is 1368, the amount shown on the bill would be 132 cubic feet (also expressed as MCF).

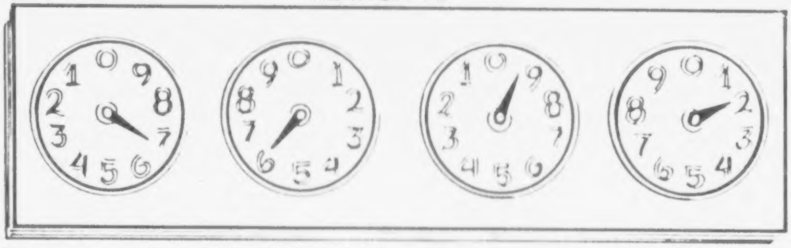
Electric meters are read the same way except they measure electricity in terms of kilowatt-hours--a kilowatt is 1000 watts. Your meter adds up all the watts of electricity you use per hour; then, when your meter is read, you are billed according to how many hours you used 1000 watts.

NAME ______________________________ DATE ______________________

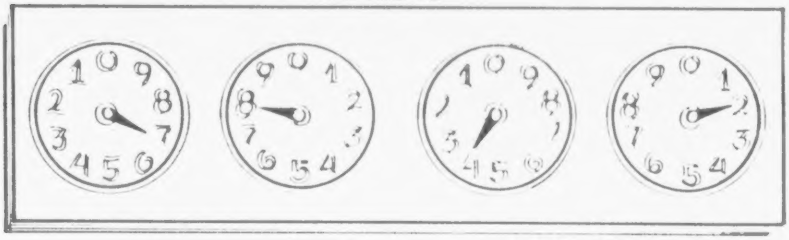
Solve the following gas billing problems. Assume gas is $ .78 per Mcf.



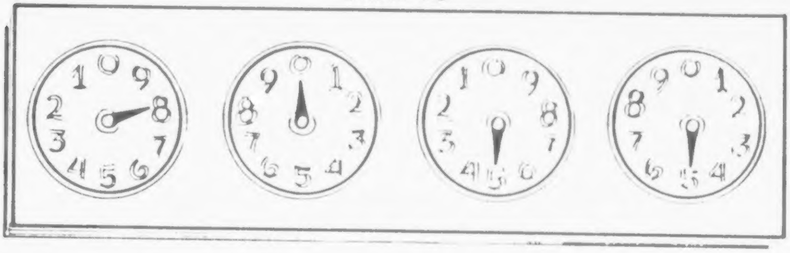
MARCH 15



APRIL 13



MAY 16



JUNE 14

GAS BILLS

NAME ______________________________ DATE ________________________

Using the meter information on the preceding page, answer the following questions:

1. How many MCF were used between March 15 and April 13? __________
2. How much will the gas bill be for the March-April period? __________
3. How much will the gas bill be for the May-June period? __________
4. How much gas was used between March 15-June 14? __________
5. How much will the gas bills total for the time between March 15--May 16? ______________________________

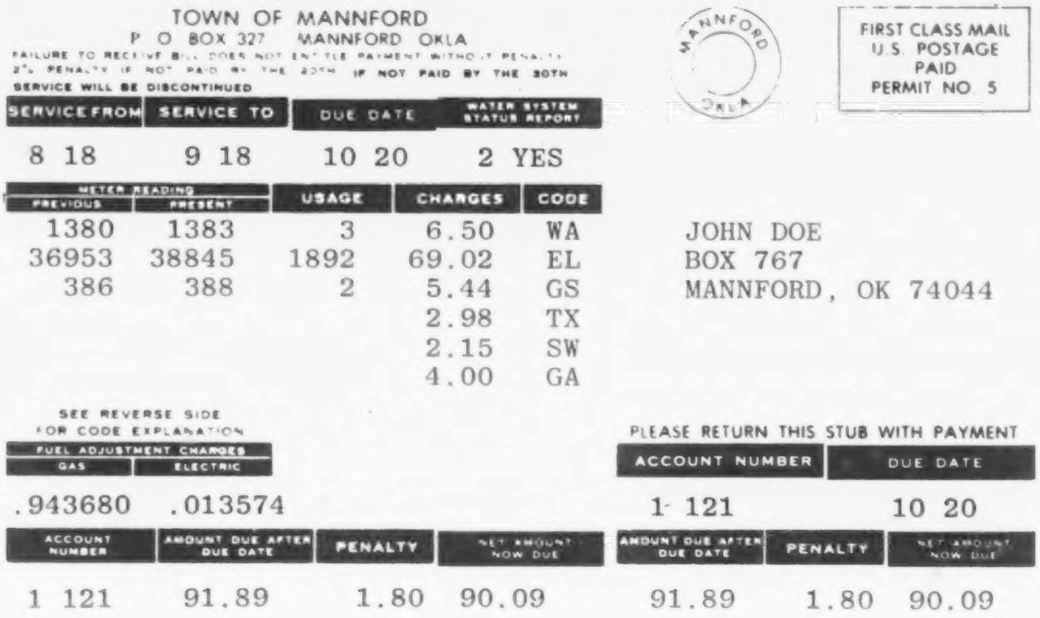
KEY--FOR GAS PROBLEMS

1. 138 MCF
2. $107.64
3. $166.14
4. 501 MCF
5. $224.64

UTILITY BILL

SAMPLE

NAME ______________________ DATE ________________



TOWN OF MANNFORD
P O BOX 327 MANNFORD OKLA
FAILURE TO RECEIVE BILL DOES NOT ENTITLE PAYMENT WITHOUT PENALTY
2% PENALTY IF NOT PAID BY THE 20TH IF NOT PAID BY THE 30TH
SERVICE WILL BE DISCONTINUED

MANNFORD OKLA

FIRST CLASS MAIL
U.S. POSTAGE
PAID
PERMIT NO. 5

SERVICE FROM	SERVICE TO	DUE DATE	WATER SYSTEM STATUS REPORT
8 18	9 18	10 20	2 YES

METER READING		USAGE	CHARGES	CODE
PREVIOUS	PRESENT			
1380	1383	3	6.50	WA
36953	38845	1892	69.02	EL
386	388	2	5.44	GS
			2.98	TX
			2.15	SW
			4.00	GA

JOHN DOE
BOX 767
MANNFORD, OK 74044

SEE REVERSE SIDE
FOR CODE EXPLANATION

FUEL ADJUSTMENT CHARGES	
GAS	ELECTRIC
.943680	.013574

ACCOUNT NUMBER	AMOUNT DUE AFTER DUE DATE	PENALTY	NET AMOUNT NOW DUE
1 121	91.89	1.80	90.09

PLEASE RETURN THIS STUB WITH PAYMENT

ACCOUNT NUMBER	DUE DATE
1- 121	10 20

AMOUNT DUE AFTER DUE DATE	PENALTY	NET AMOUNT NOW DUE
91.89	1.80	90.09

1. What is the amount due this month?
2. What does "SW" stand for?
3. What is the last day this bill can be paid without your being charged a penalty?
4. What is the amount charged for water?
5. If the bill is paid late, how much penalty will you be charged?
6. What will occur if the bill is lost in the mail and is not received until after the due date?
7. What will occur if the bill is not paid by the 30th of the month?
8. What should you include with your payment check?
9. How many days of service are charged on this bill?
10. How many services are charged on this bill? Name them.

KEY--TO SAMPLE UTILITY BILL

1. $90.09
2. Sewer
3. 10-20 (or Oct. 20)
4. $6.50
5. $1.80 (2% of the bill)
6. Penalty due ($1.80 or 2%)
7. Service discontinued
8. Stub
9. 31 days
10. 5 (Five)--Water, electric, sewer, gas, garbage pick-up

STARTING ON YOUR OWN

LESSON 4
INSURANCE

Purpose: Students will become acquainted with a variety of types of insurance and get to know an agent in the community.

Materials: Handouts
  "Information"
  "Insurance Agent"

Activities:

1. Read the information and fill out the worksheet. Discuss the information and answers.
2. Gather pamphlets and sample policies from different life insurance companies. Talk with students about the information there and see if you can spot the better buys.
3. Gather forms that are connected with life insurance such as applications, death certificates, life insurance reinstatement forms, etc.
4. Have students who have life insurance policies bring them. Have students ask questions about the parts they don't understand.
5. Bring in guest speakers such as life insurance agents, a person from your local Consumer Protection Agency, or someone from the State Insurance Commission.

INFORMATION

Insurance:

There are many types of insurance which you may choose to buy as you start out on your own. The most common types are:

A. **Health Insurance** which pays medical bills for you and your family due to illnesses and/or accidents.

B. **Life Insurance** which pays a set amount to your beneficiary (person you name) when you die.

C. **Home and/or Property Insurance** which pays for losses to your home and furniture in case of fire, tornado, flood, etc.

The best way to investigate different types of insurance is to talk to an insurance agent. Invite one to speak to your class and use the form on the next page to jot down answers to your questions.

INSURANCE AGENT

NAME ______________________ DATE ____________________

Speaker's Name ________________

1. How does someone get health insurance?

2. What kinds of health insurance are there? Name them.

3. How does someone file a claim?

4. What kind of health insurance should people buy? What are the characteristics of a good policy?

5. Why do insurance rates continue to go up? How much will a good policy cost?

6. Do policies cover both illnesses and accidents?

7. Is there a waiting period before the insurance company will pay for maternity (having a baby)?

8. Do health Insurance companies have deductible amounts?

MANAGING YOUR MONEY

KEY

Numbers by **SUGGESTED LEARNER OUTCOMES** are Oklahoma Suggested Learner Outcome Numbers.

Page numbers followed by an -H- indicate **ACTIVITIES** or **LESSONS** which may be duplicated for student handouts.

Pages with **TEACHER INFORMATION** have borders around the page.

Pages with **KEY** information have top and bottom borders.

GENERAL INSTRUCTIONS

When giving instructions to students, always **show** them what you want as you **tell** them. People remember better when they are given information in more than one way, or in their dominant learning style.

Give students the assignment in **writing**, and always follow up by **reading** it with the students--out loud.

Additionally, whenever possible, **demonstrate** what you want to occur. You may even want to draw pictures to **illustrate** your point.

Students will ask fewer questions because they will understand the assignment much more easily.

MANAGING YOUR MONEY

TEACHER INTRODUCTION:

Competence in the use of personal, social, and economic resources is imperative to meet individual and family needs in today's society. The activities in this section provide experiences to assist students in learning to deal with typical personal and family situations.

Practice in planning a realistic budget, shopping carefully, keeping accurate financial records and banking and credit management are among the student worksheets provided in this section.

The authors believe this to be a very important area, particularly for young people just starting to work. You will find more practice sheets here than in the other sections, and we urge you to develop other activities that emphasize the importance of good money management.

SUGGESTED LEARNER OUTCOMES:

CM.8	The student will complete transactions related to bank accounts.
CM.10	The student will calculate the cost of consumer credit.
CM.11	The student will solve problems involving income and expense.
CM.16	The student will demonstrate proficiency in basic mathematic skills.
EC.15	The student will develop problem-solving and critical-thinking skills.
Reading 11.10	The student will locate and use information from various sources.
Reading 11.17	The student will use functional material independently.
Reading 12.13	The student will perform functional reading skills necessary for successful daily living.

MANAGING YOUR MONEY (Continued)

TABLE OF CONTENTS:

Lesson 1: **Money Usage**

Lesson Plan 179
Money Usage Assessment 180-H

Lesson 2: **Budgeting**

Lesson Plan 182
Budget Plan 183-H
Case Studies #1 & #2 for Personal Student Budget 184-H
Case Studies for Family Budget--Worksheet 185-H
Example of a Budget Plan 186-H
Worksheet for Family Budget 187-H
Key 188

Lesson 3: **Banking Services**

Lesson Plan 190
Choosing a Checking Account 191-H
Key 192
Making Your Checks Forge-Proof 193-H
Endorsements 195-H
Reading a Bank Statement 197-H
Sample Bank Statement 198-H
Key 199
Filling Out a Check Register 200-H
Banking Puzzle 201-H
Key 203

Lesson 4: **Credit**

Lesson Plan 204
Credit Application 205-H
Reading A Credit Agreement 208-H
Key 209
Credit Crossword 210-H
Key 212

Lesson 5: **Comparative Buying**

Lesson Plan 213
Comparative Buying Report I 214-H
Comparative Buying Report II 215-H
Comparative Buying Report III 216-H

MANAGING YOUR MONEY

LESSON 1
MONEY USAGE

Purpose: To measure student knowledge in the use of money.

Materials: Handouts
"Money Usage Assessment"

Activity: Have students fill out the questionnaire and total their scores. Discuss their feelings about their scores.

MONEY USAGE ASSESSMENT

NAME ______________________ DATE ____________________

The following test can help you measure your knowledge in the use of money. Give yourself five points for every "Yes" answer. If your score is 75--100, your skill in money usage is good; 50-75, you could do better; below 50, you really need to work on your knowledge of money usage.

		Yes	No
1.	Do you set aside part of your money for future needs?	____	____
2.	Can your spending plan be changed to meet new conditions without too much trouble?	____	____
3.	Do you know when a bargain is a good buy for you?	____	____
4.	Do you find out all you can about an article before you make a purchase?	____	____
5.	Are you willing to recognize if other members in your family have financial needs that need to be met?	____	____
6.	Do you carefully check all information attached to goods you purchase?	____	____
7.	Have you thought of different ways in which you would handle money problems you might encounter in the future?	____	____
8.	Do you often make a list of what you have spent so you know exactly where you are spending your money?	____	____
9.	From the last five items of wearing apparel you have purchased, do you still have a good feeling about them and do you still wear them?	____	____
10.	Before you purchase a major item, such as a stereo, winter coat, typewriter or motorcycle, do you ask your parents for their opinion?	____	____
11.	If you are out of money, can you still have a good time?	____	____
12.	Are you careful not to spend more than you have available?	____	____
13.	Are articles you possess kept in good condition?	____	____
14.	Do you budget for extra expenses for such things as Christmas gifts, birthday gifts, car cost and new clothes?	____	____

MONEY USAGE ASSESSMENT (Continued)

		Yes	No
15.	Have you set guide lines for your money usage?	____	____
16.	Are you aware of how much your family spends on your needs each year?	____	____
17.	Do you have a safe place to keep your money?	____	____
18.	When you borrow money from a member of your family or a friend, are you prompt in repaying it?	____	____
19.	Do you keep yourself from buying things you don't need, even if the temptation is there?	____	____
20.	Without checking, can you give an accurate accounting of how much money you have with you at this moment?	____	____

TEST YOUR SKILL IN MONEY USAGE

MANAGING YOUR MONEY

LESSON 2
BUDGETING

Purpose: The student will learn how to budget money.

Materials: Handouts
- "Budget Plan"
- "Case Studies #1 & #2 for Personal Student Budget"
- "Case Studies for Family Budget Worksheet"
- "Example of a Budget Plan"
- "Worksheets for a Family Budget" (5 per student)

Activities:

1. Have students complete Case Studies #1 and #2, then compare the personal budget plans.
2. Using the five case studies, the example of a budget plan, and the worksheet, have students prepare budgets for each of these families. **NOTE**: there is no percentage in the budget for day care. When needed, students must decide which area or areas to take money from to cover this expense or other nonbudgted needs.

Cooperative Learning Groups: You may prefer to divide the class into cooperative learning groups to work on this activity.

Instructions: Divide the class into groups of three to five, with one low ability, one high and the others in the middle. One student is designated leader to keep the discussion going, one notes the participation of each group member, one gets materials needed and encourages other members of the group as needed, one notes the answers that the group decides upon. All participate and roles change often. All group members get the same grade for the work. (For more information read Johnson and Johnson, Holubec and Roy, **Circles of Learning**.)

BUDGET PLAN

NAME ______________________ DATE ____________________

This is a budget plan that can be used for an individual or can be adapted to family usage. It is suggested that each person using this plan keep it for at least a two-week period.

$ ______________ Cash On Hand At First Of Month

Month	Day	Item Purchased	Amount Spent	Additional Income	Balance

CASE STUDY #1 FOR PERSONAL STUDENT BUDGET

NAME ______________________ DATE ____________________

Steve Briggs kept his budget plan for a two-week period. This helped him know exactly what his expenditures were for that period of time. His cash on hand at the beginning of the month (this included his checking account) was $50. On November 1 he received a check for $60 for his part-time work at a drive-in cafe. On November 2 he took his girl friend to the show. The tickets were $3 each. He bought colas and popcorn for a total of $3. November 4 he spent $10 for gas. November 7 he bought a new shirt for $15. On November 8 he bought his father a birthday gift that cost $15. On November 9 he bought a record album that cost $12. November 10 he took his girl friend to a school play that cost $1.50 each. They later went to the restaurant and purchased a large pizza and two colas for $10. November 11 he bought school supplies and spent $4. November 12 he went to a football game. He spent $2 for his ticket and $1 for hot chocolate and popcorn. November 13 he spent $5 on gas and $1 on oil for his car. What is Steve's balance on November 14?

CASE STUDY #2 FOR PERSONAL STUDENT BUDGET

Using the same personal budget plan, keep your financial record for a period of two weeks.

CASE STUDIES FOR FAMILY BUDGET
WORKSHEET

NAME ____________________________ DATE ______________________

1. Cindy Brown is single. She is employed as a dental assistant. Her take-home pay is $870 a month. She has a car payment to Reynolds Motor Company for $87 a month. The apartment she rents includes the payment of all utilities so she does not need to include utilities in her budget. Does she have uncommitted income? If so, how much?

2. Mary and Bob Caldwell are both employed. Mary's take-home pay as a clerk in a department store is $500 a month. Bob's take-home pay from a service station is $950 a month. They have no children. Bob's health insurance policy covers all of their medical expenses but does not cover drug items. They have to make payments of $100 a month to Sears and payments of $45 a month to the First National Bank. Both of these are for three months. Using the worksheet given, plan a budget for Mary and Bob. How would you spend the uncommitted income?

3. Sue and Jim Smith are both employed. Sue is a secretary. Her take-home pay is $560 a month. Jim works for a trucking company. His take-home pay is $1,200 a month. They have one small child, who they place in a day care nursery during the day. The nursery charges $40 a week. They usually hire a baby sitter two or three times a month. They do not have any extra payments at the present time. If you were Sue and Jim, what would you do with the money allowed for payments?

4. Joe Masters works on a ranch and earns a take-home salary of $1,000 a month. His wife, Lynda, does not work outside the home. They live in a rent-free home located on the ranch. They do have to pay their own utilities. They have car payments of $110 a month and will have payments of $110 a month to Sears for furniture they purchased. They have two children and employ a baby sitter several times a month. Their payments are more than the proposed budget allows. Where would they get the extra money for the payment?

5. Sheila Jones is a divorced mother with two young children. Sheila earns a take-home pay of $750 per month as a bank teller. Sheila's ex-husband is supposed to pay her $200 a month child support, but the payments are not always on time. One child is in elementary school during school hours. The day care nursery charges $160 per month for full-time care and $120 a month for part-time care and transportation for the school-age child. Sheila's medical insurance is paid for but she pays $60 for coverage for her children and occasionally must buy medicine. Sheila does not have a car payment now, but her old car is costing so much to repair that she wants to buy a newer car. Using the family budget planning sheet, decide if Sheila can afford payments. What category of expenses could be changed?

EXAMPLE OF A BUDGET PLAN

PRESENT FINANCIAL POSITION

Income: (Take Home Pay)
Income #1: $900.00
Income #2: ______
Income #3: ______
Total Net Income ______

PROPOSED BUDGET:	
Rent or House Payment	20%
Food	22%
Clothing	7%
Car Expense	5%
Utilities	7%
Insurance	5%
Medical	5%
Drug	3%
Baby Sitting	1%
Savings	10%
Miscellaneous	5%
Payments	10%
Total Expense	100%

PROPOSED BUDGET:	
Rent or House Payment	$180.00
Food	$198.00
Clothing	$63.00
Care Expense	$45.00
Utilities	$63.00
Insurance	$45.00
Medical	$45.00
Drug	$27.00
Baby Sitting	$9.00
Savings	$90.00
Miscellaneous	$45.00
Payments	$90.00
Total Expense:	$900.00

EXAMPLE:

Housing	Food	Clothing	Car Expense	Utilities	Insurance
1. 900.00	2. 900.00	3. 900.00	4. 900.00	5. 900.00	6. 900.00
x.20	x.22	x.07	x.05	x.07	x.05
180.0000	1800000	63.0000	45.0000	63.0000	45.0000
	1800000				
	198.0000				

Medical	Drug	Baby Sitting	Savings	Miscellaneous	Payments
7. 900.00	8. 900.00	9. 900.00	10. 900.00	11. 900.00	12. 900.00
x.05	x.03	x.01	x.10	x.05	x.10
45.0000	27.0000	9.0000	90.0000	45.0000	90.0000

WORKSHEET FOR A FAMILY BUDGET

NAME

DATE

PRESENT FINANCIAL POSITION

Income: (Take Home Pay)

Income #1:

Income #2:

Income #3:

Total Net Income

PROPOSED BUDGET:		PROPOSED BUDGET:	
Rent or House Payment	20%	Rent or House Payment	
Food	22%	Food	
Clothing	7%	Clothing	
Car Expense	5%	Care Expense	
Utilities	7%	Utilities	
Insurance	5%	Insurance	
Medical	5%	Medical	
Drug	3%	Drug	
Baby Sitting	1%	Baby Sitting	
Savings	10%	Savings	
Miscellaneous	5%	Miscellaneous	
Payments	10%	Payments	
Total Expense	100%	Name of Payment:	

TOTAL EXPENSE:

UNCOMMITTED INCOME:

STUDENT COMMENTS ON POTENTIAL BUDGET PROBLEMS AND SOLUTIONS:

KEY FOR CASE STUDIES ON BUDGETING

These are only approximate percentages. They will vary depending on different family situations. It does give a working base for planning a budget.

Problem 1

Income #1:	870.00
Income #2:	-0-
Income #3:	-0-
Total Net Income	$870.00
Proposed Budget:	
Rent or House Payment	$174.00
Food	191.00
Clothing	60.90
Car Expense	43.50
Utilities	-0-
Insurance	43.50
Medical	43.50
Drug	26.10
Baby Sitting	-0-
Savings	87.00
Miscellaneous	43.50
Payments	87.00
Total Expense	800.00
Uncommitted Income	$70.00

Problem 2

Income #1:	$950.00
Income #2:	500.00
Income #3:	-0-
Total Net Income	$1,450.00
Proposed Budget:	
Rent or House Payment	$290.00
Food	319.00
Clothing	101.50
Car Expense	72.50
Utilities	101.50
Insurance	72.50
Medical	-0-
Drug	43.50
Baby Sitting	-0-
Savings	145.00
Miscellaneous	72.50
Payments	145.00
Total Expense	1,363.00
Uncommitted Income	87.00

Problem 3

Income #1:	$1,200.00
Income #2:	560.00
Income #3:	-0-
Total Net Income	$1760.00
Proposed Budget:	
Rent or House Payment	$352.00
Food	387.20
Clothing	123.20
Care Expense	88.00
Utilities	123.20
Insurance	88.00
Medical	88.00
Drug	52.80
Baby Sitting	17.60
Savings	176.00
Miscellaneous	88.00
Payments	-0-
Total Expense	1,584.00
Uncommitted Income	176.00
(Day Care)	($160.00)

Problem 4

Income #1:	$1,000.00
Income #2:	-0-
Income #3:	-0-
Total Net Income	$1,000.00
Proposed Budget:	
Rent or House Payment	$-0-
Food	242.00
Clothing	77.00
Care Expense	55.00
Utilities	77.00
Insurance	55.00
Medical	55.00
Drug	33.00
Baby Sitting	11.00
Savings	110.00
Miscellaneous	55.00
Payments	110.00
Total Expense	880.00
Uncommitted Income	120.00

KEY FOR CASE STUDIES ON BUDGETING (Continued)

Problem 5

Income #1:	$750.00
Income #2:	-0-
Income #3:	-0-
Total Net Income	$750.00
Proposed Budget:	
Rent or House Payment	$150.00
Food	165.00
Clothing	52.50
Car Expense	37.50
Utilities	52.50
Insurance	60.00
Medical	37.50
Drug	22.50
Baby Sitting	7.50
Savings	75.00
Miscellaneous	37.50
Payments	-0-
Total Expense	697.50
(Day Care)	($-280.00)
(Child Support)	($ + 200.00)

MANAGING YOUR MONEY

LESSON 3
BANKING SERVICES

Purpose: To teach the students the nuances of banking.

Materials: Handouts
  "Choosing a Checking Account"
  "Make Your Checks Forge-Proof"
  "Endorsements"
  "Reading a Bank Statement"
  "Filling Out a Check Register"
  "Banking Puzzle"

Activities:

1. The activity on choosing a checking account will be more meaningful to your students if you assign them a local bank to contact about the answers to the problems on local bank rates.
2. If you have a check register blank from a local bank, you can reproduce it for use instead of the one provided here. This will be a good time to talk about the charges for checkbooks and explain the difference in cost. Your students may not realize the more beautiful the check, the more expensive! Have students fill out the sample check register.
3. Have the local banker visit the classroom to discuss loans, credit applications, savings and other banking services.
4. Have students investigate the cost of renting a safety deposit box at a local bank, the process involved, cost of key loss, uses of safety deposit box, etc.
5. Have students investigate and compare the types of savings accounts available to two or more banks and/or savings and loans.
6. Distribute handout Make Your Checks Forge-Proof. Have students read the information, then fill in the check blanks as directed.
7. Using the Endorsements page, have students read, discuss, then answer the questions.
8. Using the bank statement from Mannford State Bank have students answer the questions on Reading A Bank Statement.
9. If students wish, have them fill out the crossword puzzles or make up their own using the banking terms included in this lesson.

CHOOSING A CHECKING ACCOUNT

NAME ____________________ DATE ____________________

Charges on checking accounts vary from bank to bank. You will need to do some figuring before you decide which bank will be most economical for you. Don't forget to consider location, the convenience of banking hours, and the availability of electronic tellers when you are making your decision.

Suppose you have recently moved to a new city and need to open a checking account. There are two banks that are convenient to your home and job. Based on the following information, figure the cost of your first month of banking at each of these banks. Each bank has two plans from which to choose.

You usually write twenty-five checks per month and make two deposits. You keep a minimum balance of $100 in your account.

SAFETY NATIONAL

For every $100 balance you maintain you will receive $ .65 credit.

Stop Payments	$7.50
Insufficient Funds	$10
Check Printing Charges	$4.50 per 100 checks

Plan I Quick Check $ .15 each item, $1 monthly service charge

Plan II Regular $ .10 each item plus $2 monthly service charge

With Plan II checking is free if a $500 minimum balance is maintained. (Minimum means that the balance cannot drop below $500 for even one day.)

TRUSTY BANK

Stop Payments	$7.50
Insufficient Funds	$10
Check Printing Charges	$4.50 per 100 checks

Plan I $ .10 each item plus $ .50 monthly service charge

Plan II $ .06 each item plus $1.50 monthly service charge

With Plan II, checking is free if a $400 minimum is maintained.

SAFETY NATIONAL

Plan I ____________________

Plan II ____________________

TRUSTY BANK

Plan I ____________________

Plan II ____________________

KEY CHOOSING A CHECKING ACCOUNT

	Safety National		Trusty Bank
Plan I	$ 8.60	Plan I	$ 7.50
Plan II	$ 8.35	Plan II	$ 7.50

I.	$ 4.50	I.	$ 4.50
	+ 3.75		+ 2.50
	+ 1.00		+ .50
	- .65		$ 7.50
	$ 8.60		

II.	$ 4.50	II.	$ 4.50
	+ 2.50		+ 1.50
	+ 2.00		+ 1.50
	-.65		$ 7.50
	$ 8.35		

MAKING YOUR CHECKS FORGE-PROOF

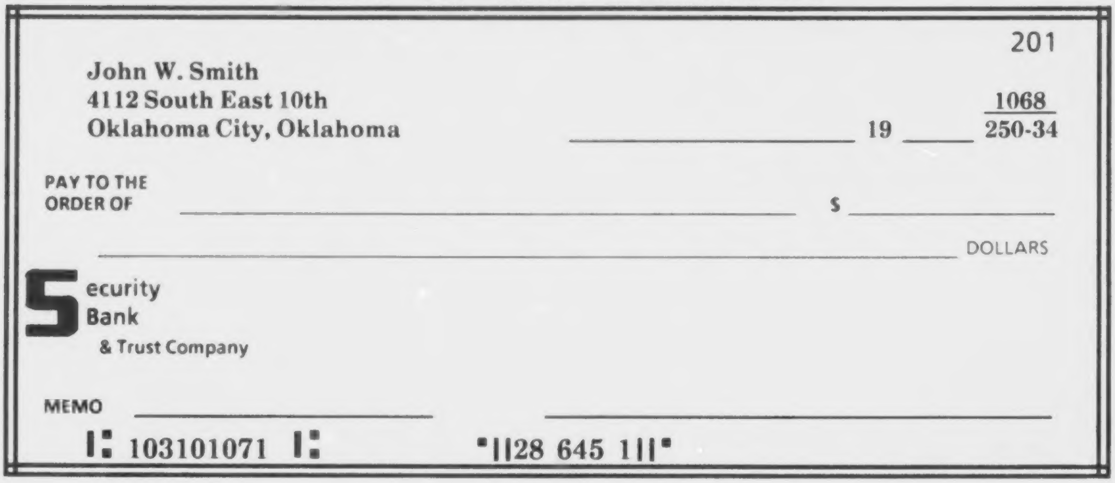
NAME ______________________________ DATE _______________________

1. Always write your checks in permanent ink.
2. If you make a mistake, do not try to mark it out. Destroy the check and write a new one.
3. Start writing the payee's name at the extreme left and use a wavy line to fill in any extra space. This will keep any names from being added or changed on your check.
4. Always begin writing the figure amount close to the dollar sign.
5. The written amount should also begin to the extreme left and extra space should be filled with a wavy line. If the figure amount and the written amount appear to be different, the written amount is the one considered to be correct.
6. Be sure that you sign your check the same way you signed the signature card when you opened the account.

NOW PRACTICE! You will need the sheet that has copies of blank checks.

1. Write check #67 to Angela's Dress Shop. The date is November 16, 19_____, and the amount is $37.54. Sign your name.
2. Write check #68 to Vicki's Variety. The date is November 20, 19_____, and the amount is $19.27. Sign your name.
3. Write check #69 to Cliff's Record and Tape Shop. The date is December 5, 19_____, and the amount is $12.45. Sign your name.

HOW TO WRITE A CHECK



201

John W. Smith
4112 South East 10th
Oklahoma City, Oklahoma

____________________ 19 _____ 1068/250-34

PAY TO THE ORDER OF ______________________________ $ __________

____ DOLLARS

Security
Bank
& Trust Company

MEMO ____________________ ______________________________

⑆ 103101071 ⑆ •||28 645 1||•

MAKING YOUR CHECKS FORGE PROOF--Continued

NAME ______________________ DATE ________________

SAMPLE CHECK

67

John W. Smith
4112 South East 10th
Oklahoma City, Oklahoma

________________ 19 ____ 1068/250-34

PAY TO THE ORDER OF ______________________ $ __________

______________________________________ DOLLARS

Security Bank
& Trust Company

MEMO ______________ ______________________

⑆ 103101071 ⑆ ⑈28 645 1⑈

68

John W. Smith
4112 South East 10th
Oklahoma City, Oklahoma

________________ 19 ____ 1068/250-34

PAY TO THE ORDER OF ______________________ $ __________

______________________________________ DOLLARS

Security Bank
& Trust Company

MEMO ______________ ______________________

⑆ 103101071 ⑆ ⑈28 645 1⑈

69

John W. Smith
4112 South East 10th
Oklahoma City, Oklahoma

________________ 19 ____ 1068/250-34

PAY TO THE ORDER OF ______________________ $ __________

______________________________________ DOLLARS

Security Bank
& Trust Company

MEMO ______________ ______________________

⑆ 103101071 ⑆ ⑈28 645 1⑈

ENDORSEMENTS

NAME ______________________ DATE ________________

There are two common types of endorsements: (1) blank and (2) restrictive. A blank endorsement may be cashed by anyone. A restrictive endorsement specifically restricts the use of your money.

To write a blank endorsement, sign your name on the back of the check. If your name is misspelled on the front of the check, sign it that way on the back of the check; however, you should sign it again correctly underneath the misspelling.

To write a restricted endorsement, write the words "For Deposit Only" and sign your name underneath.

On the next page are three drawings of the back of a check. Show the correct endorsement for the following situations:

1. You need to deposit a check for $32 but do not have time to take it to the bank. You will have to mail it. Show the safest way to endorse it.
2. You have been given a check for $20 for helping a neighbor paint her house. Your brother comes in and reminds you that you owe him $20. How would you endorse the check over to your brother?
3. The insurance company mails you a check but the check is made out to Roger Jones and your name is Rodney. The address is correct and the amount of the check agrees with the claim you turned in. How would you endorse this check when you deposited it in the bank?

196-H

Endorse Here

x ______________________

____

____

____

Do not write, stamp, or sign below this line
Reserved for Financial Institution Use

Endorse Here

x ______________________

____

____

____

Do not write, stamp, or sign below this line
Reserved for Financial Institution Use

Endorse Here

x ______________________

____

____

____

Do not write, stamp, or sign below this line
Reserved for Financial Institution Use

READING A BANK STATEMENT

NAME ______________________ DATE ____________________

Study the sample bank statement on the next page. Read each sentence in the exercise below. Write **TRUE** if the statement is correct and **FALSE** if it is not correct according to the information on the bank statement.

_____ 1. Two deposits are shown on this statement.

_____ 2. The smallest balance shown on the statement was on November 7.

_____ 3. Fifteen canceled checks were enclosed in this statement.

_____ 4. The last entry was made on November 8.

_____ 5. The first entry was made on October 1.

_____ 6. The closing balance was $1,132.86.

_____ 7. The total amount of deposits was $2,380.52.

_____ 8. The balance on the previous statement was $1,742.81.

_____ 9. Twelve checks were drawn on the account during this period.

_____ 10. One check cleared each day of the month.

_____ 11. Three checks cleared on October 24.

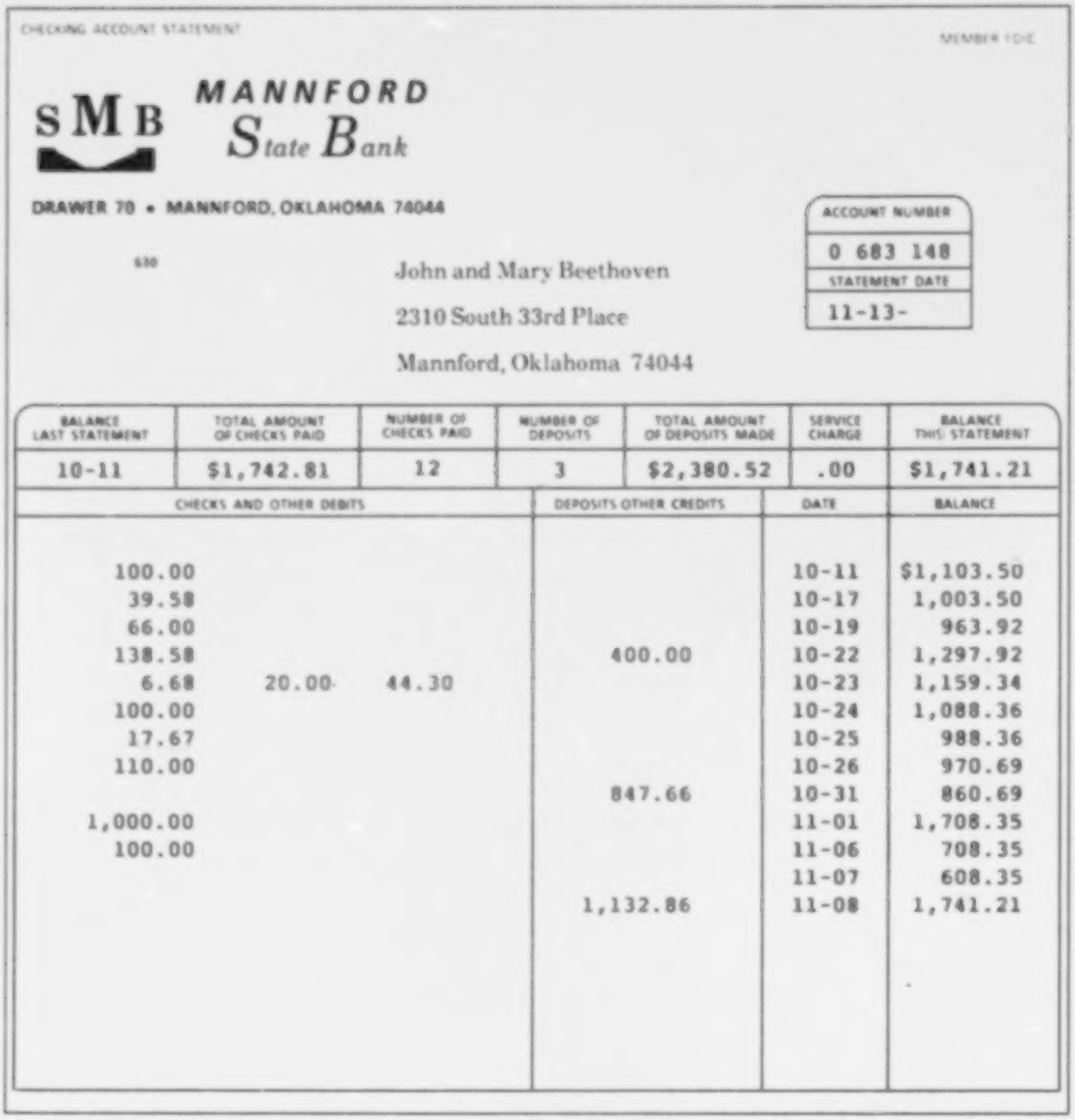
_____ 12. The check written for $6.68 was the smallest.

_____ 13. The check number is listed beside each check cleared.

_____ 14. Two checks cleared on October 17.

_____ 15. The total amount of checks paid was $1,742.81.

SAMPLE BANK STATEMENT



CHECKING ACCOUNT STATEMENT

MEMBER FDIC

SMB **MANNFORD** *State Bank*

DRAWER 70 • MANNFORD, OKLAHOMA 74044

630

John and Mary Beethoven
2310 South 33rd Place
Mannford, Oklahoma 74044

ACCOUNT NUMBER	STATEMENT DATE
0 683 148	11-13-

BALANCE LAST STATEMENT	TOTAL AMOUNT OF CHECKS PAID	NUMBER OF CHECKS PAID	NUMBER OF DEPOSITS	TOTAL AMOUNT OF DEPOSITS MADE	SERVICE CHARGE	BALANCE THIS STATEMENT
10-11	$1,742.81	12	3	$2,380.52	.00	$1,741.21

CHECKS AND OTHER DEBITS			DEPOSITS OTHER CREDITS	DATE	BALANCE
100.00				10-11	$1,103.50
39.58				10-17	1,003.50
66.00				10-19	963.92
138.58			400.00	10-22	1,297.92
6.68	20.00-	44.30		10-23	1,159.34
100.00				10-24	1,088.36
17.67				10-25	988.36
110.00				10-26	970.69
			847.66	10-31	860.69
1,000.00				11-01	1,708.35
100.00				11-06	708.35
				11-07	608.35
			1,132.86	11-08	1,741.21

KEY TO READING A BANK STATEMENT:

1. False
2. True
3. False
4. True
5. False
6. False
7. True
8. False
9. True
10. False
11. False
12. True
13. False
14. False
15. True

YOUR OWN IDEAS

FILLING OUT A CHECK REGISTER

NAME ______________________________ DATE ____________________

Check registers and check stubs are for the purpose of keeping a record of the checks you have written. It is best to fill these out before you write the check. Below is one example of a check register provided by many banks. Fill out the register using the information below. The balance brought forward is $274.60.

Check #36 is written on March 5, 1988. It is payable to Alvin's Garage for car repair. The amount is $90.00.

Check #37 is written to Wheeler's Department Store for a pair of shoes costing $26.32. The date is March 7, 1988.

Check #38 is payable to Lee Ann's Photography Studio for $37.45. The date is March 12, 1988.

On March 13, 1988 a deposit of $189.00 is made to the account.

Check #39 is to Still's Supermarket for $62.71. The date is March 15, 1988.

Check #40 is payable to Field's Pharmacy for $9.22. Medicine was purchased on March 17, 1988.

Check #41 is payable to Good Neighbor Gas Company on March 18, 1988. The amount was $42.55.

PLEASE BE SURE TO DEDUCT ANY PER CHECK CHARGES OR SERVICE CHARGES THAT MAY APPLY TO YOUR ACCOUNT

NUMBER	DATE	CHECKS ISSUED TO OR DESCRIPTION OF DEPOSIT	(-) AMOUNT OF CHECK		✓ T	(-) CHECK FEE (IF ANY)	(+) AMOUNT OF DEPOSIT		BALANCE
		TO/FOR							BAL
		TO/FOR							BAL
		TO/FOR							BAL
		TO/FOR							BAL
		TO/FOR							BAL
		TO/FOR							BAL
		TO/FOR							BAL

BANKING PUZZLE

ACROSS

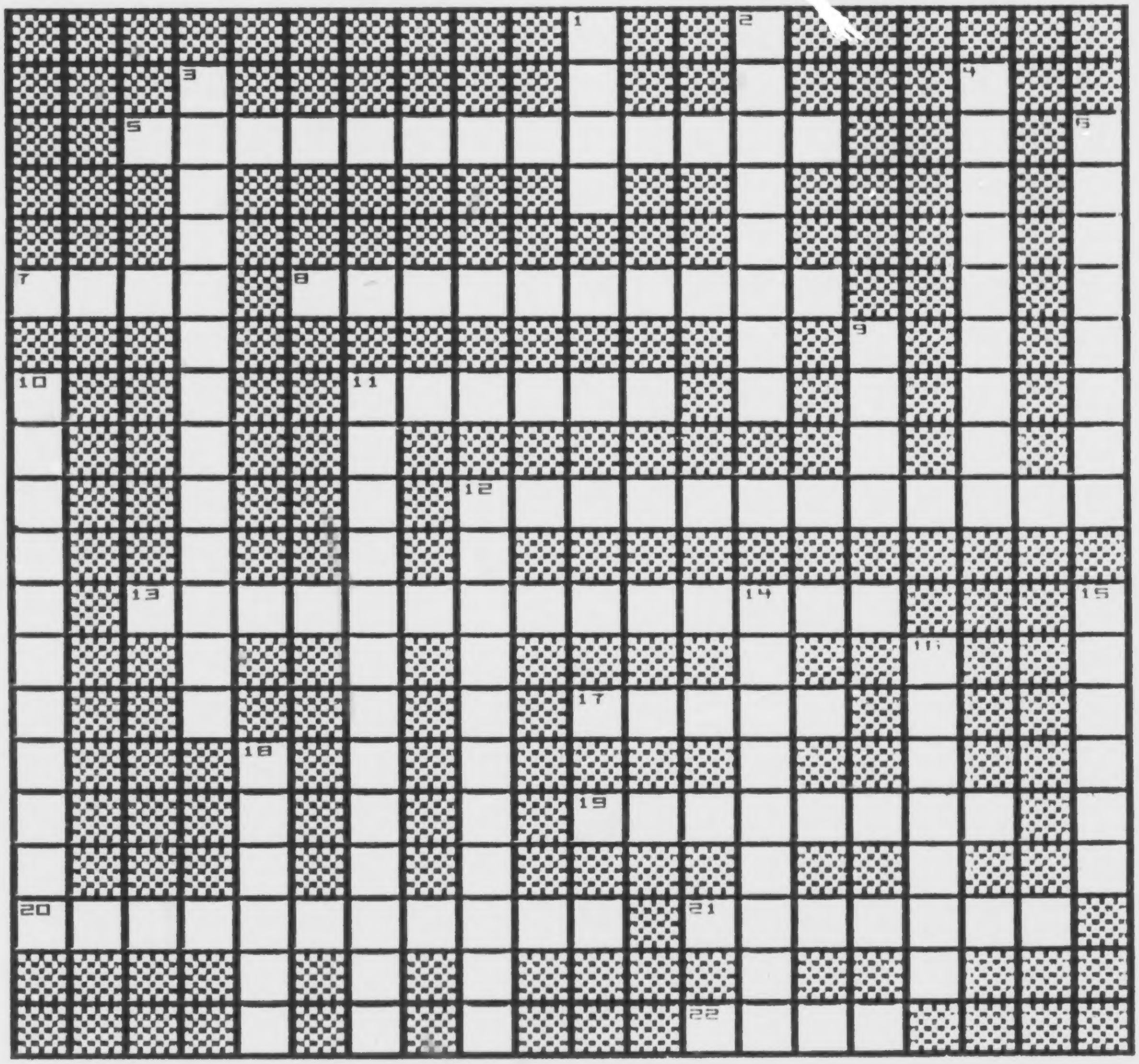
5. Card with the official signature(s) of the individual(s) who may use account, filed at bank. (2 words)
7. Lending money for a borrower's temporary use.
8. Anything you have of value against which you may borrow money.
11. Confirmation (usually by a parent) that a loan will be paid.
12. Not enough.
13. A paper you sign promising to repay the total sum you owe on specified terms. (2 words)
17. Person to whom a check is payable.
19. Person to whom money is owed.
20. Signature written on the reverse side of a check.
21. Money you have left in your account after subtracting checks.
22. A place to keep a record of checks written.

DOWN

1. A charge upon real property to satisfy or pay a debt.
2. A lien against property held by the lender until full payment is made.
3. All charges you are asked to pay to get credit. (2 words)
4. Process of making the checkbook balance and the bank statement agree.
6. Money paid for use of money.
9. Initials for Federal Deposits Insurance Corporation.
10. Obtaining possession and title to property when the borrower fails to pay.
11. A check drawn by a bank on its own funds. (2 words)
12. One of a series of payments to pay off a debt.
14. Check written for more money than is in the account.
15. Small amounts of money returned when paying bills with amounts of money larger than item's cost.
16. Record kept of one's transactions.
18. Amount of money assessed for a service or product.

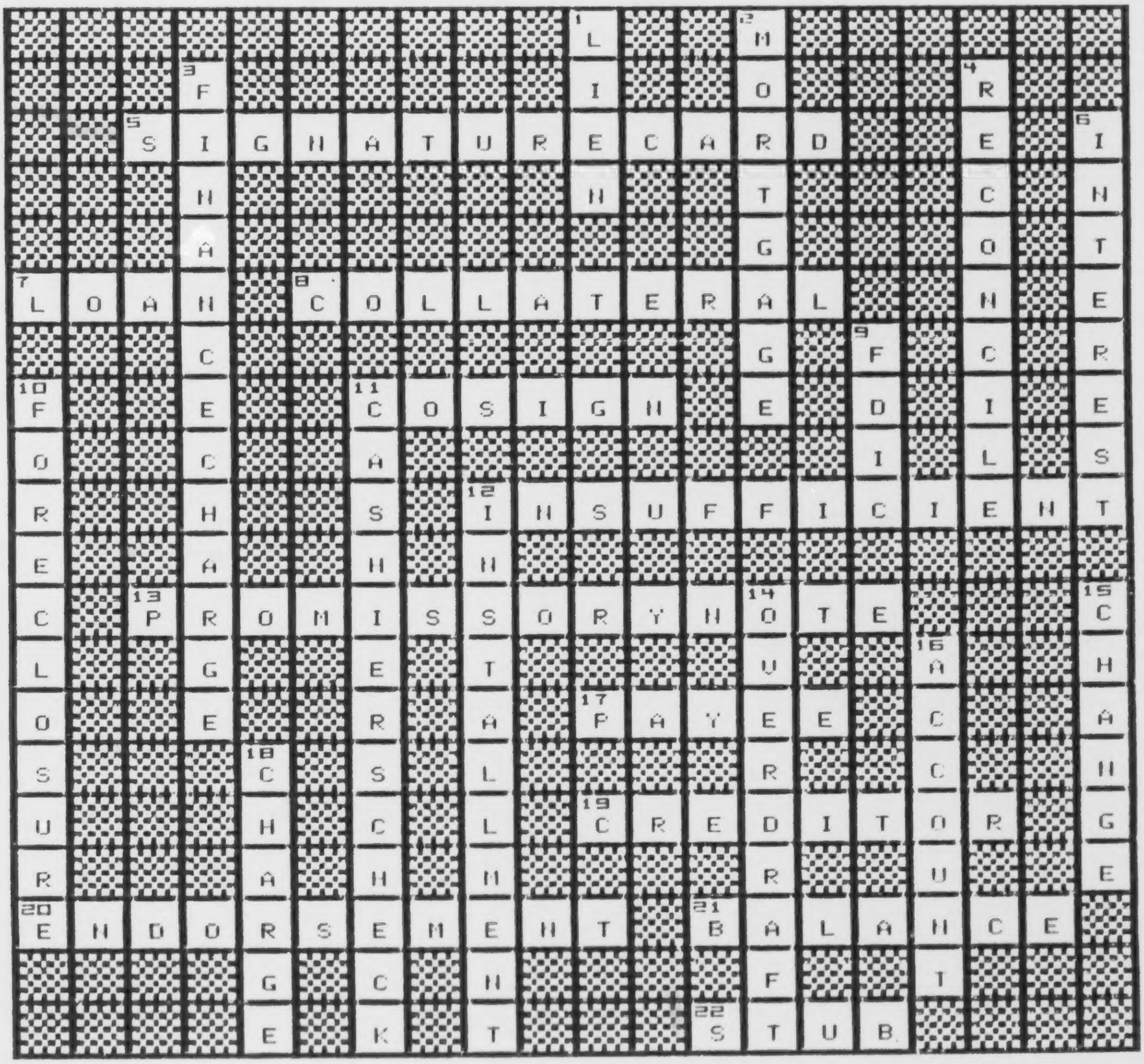
BANKING PUZZLE

NAME ______________________________ DATE ______________________


1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22

Signature card
Finance charge
Promissory note
Cashier's check
Register
Installment
Change
Mortgage
Collateral
FDIC
Insufficient
Depositor
Cosign
Charge
Lien
Interest
Payee
Account
Endorsement
Reconcile
Collateral
Stub
Creditor
Balance
Loan
Overdraft
Foreclosure

KEY--BANKING PUZZLE



										1 L			2 M						
			3 F							I			O				4 R		
		5 S	I	G	N	A	T	U	R	E	C	A	R	D			E		6 I
			N							N			T				C		N
			A										G				O		T
7 L	O	A	N		8 C	O	L	L	A	T	E	R	A	L			N		E
			C										G		9 F		C		R
10 F			E			11 C	O	S	I	G	N		E		D		I		E
O			C			A									I		L		S
R			H			S		12 I	N	S	U	F	F	I	C	I	E	N	T
E			A			H		N											
C		13 P	R	O	M	I	S	S	O	R	Y	N	14 O	T	E				15 C
L			G			E		T					U			16 A			H
O			E			R		A		17 P	A	Y	E	E		C			A
S				18 C		S		L					R			C			N
U				H		C		L		19 C	R	E	D	I	T	O	R		G
R				A		H		M					R			U			E
20 E	N	D	O	R	S	E	M	E	N	T		21 B	A	L	A	N	C	E	
				G		C		N					F			T			
				E		K		T				22 S	T	U	B				

Account
Balance
Cashiers check
Change
Charge
Collateral
Cosign
Creditor

Endorsement
FDIC
Finance charge
Foreclosure
Insufficient
Interest
Installment
Lien

Loan
Mortgage
Overdraft
Payee
Promissory note
Reconcile
Signature card
Stub

MANAGING YOUR MONEY

LESSON 4
CREDIT

Purpose: The students will learn various aspects of credit.

Materials: Handouts
- "Credit Application Information" and "Form"
- "Reading a Credit Agreement"
- "Credit Puzzle"

Activities:

1. Have students carefully read the credit application case study and complete the credit application, using the available information.

   To familiarize students with a credit agreement, have them read the ABC Security Agreement and complete Reading A Credit Agreement.

2. Students who are interested may complete the Credit Crossword.

   Have Students Discuss:

   - The pros and cons of credit, and how to handle credit privileges.

CREDIT APPLICATION

NAME ____________________________ DATE ____________________

When you go the bank to borrow money, the first thing they will ask you to do is to fill out the credit application. Use the information in the case study below to practice filling out a credit application form. A sample application form is on the following page. Any information that is not given should be considered not applicable to James' situation and left blank. Use December 7, 1987 as the date of the application.

CASE STUDY

James Hudson, Jr., was born December 12, 1971. He is presently living at 3258 South Sanders, Apartment C, Weatherford, Oklahoma, 72841. His home phone number is 829-5216. He has lived at this address for one year. Before he moved, he lived with his parents, Mr. and Mrs. James Hudson, at 2541 Lynn Lane, Ponca City, Oklahoma, 72701. He lived there for six years before he moved to Weatherford to begin working for the Farmer Construction Company, 120 Main Street, Weatherford, Oklahoma. His work phone number is 760-4491. He is a carpenter's helper and his foreman is Greg Banks. James is paid $6 hourly and usually works 40 hours each week. Before he took this job, he worked two years with his brother-in-law, Larry Case, remodeling houses on weekends and during summer vacation.

James wants to buy a 1981 Ford pickup. The selling price is $3,000. He has saved $750 to use as a down payment. He wants to borrow the remaining ________________. He has a checking account (#621438) at the First Street Bank and a savings account (#1386902) with a current balance of $850. He plans to use Tim Fair, manager of Valley Apartments, 325 South Baxter in Weatherford, as a credit reference. He will also use the D & D Cycle Shop in Ponca City as a credit reference. He purchased a $1,500 Honda cycle from them two years ago. They financed it and he made his final payment last month.

His social security number is 444-00-3496. His driver's license is the same number as the social security. He is presently sharing an apartment with a friend. The rent is $350 per month, which they split. The utility bills, including phone, are around $150 per month. He and his roommate also share these. With the purchase of the new truck his insurance will be $209 every six months.

APPLICATION FOR CREDIT
ABC Department Store

Amount Requested $ Payment Date Desired Proceeds of Credit To be used for

SECTION A - INFORMATION REGARDING APPLICANT

Full Name (Last, First, Middle): Birthdate: / /
Present Street Address: Years there
City: State: Zip: Telephone
Social Security No.: Driver's License No:
Previous Street Address: Years there:
City: State: Zip:
Present Employer: Years there: Telephone:
Position or title: Name of supervisor
Employer's Address:
Previous Employer: Years there:
Previous Employer's Address:
Present net salary or commission: $ per No. Dependents Ages

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Alimony, child support, separate maintenance received under: court order ☐ written agreement ☐ oral understanding ☐

Other income: $ per Source(s) of other income

Is any income listed in this Section likely to be reduced before the credit requested is paid off?

☐ Yes (Explain in detail on a separate sheet.) ☐ No

Have you ever received credit from us? When? Office
Checking Account No.: Institution and Branch
Savings Account No.: Institution and Branch
Name of nearest relative not living with you: Telephone:
Relationship: Address:

ASSETS OWNED (Use separate sheet if necessary)

Description of Assets	Value	Subject to Debt? Yes/No	Name(s) of Owner(s)
Cash	$		
Automobiles (Make, Model, Year)			

OUTSTANDING DEPTS (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.)

Creditor (Landlord or Mortgage Holder)	Type of Debt or Acct. No. ☐ Rent Pymt. ☐ Mtg.	Name in Which Acct. Carried	Original Debt (Omit rent)	Balance (Omit rent)	Monthly Payments	Past Due? Yes NO
1			$	$	$	
2						

(Credit References)

1

2

Everything that I have stated in this application is correct to the the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me.

Applicant's Signature Date Other Signature (Where Applicable) Date

BEST COPY AVAILABLE

ABC Department Store

RETAIL INSTALLMENT SECURITY AGREEMENT

On all charges to my ABC Charge account I agree to the following:

1. **OPTION TO PAY IN FULL EACH MONTH TO AVOID FINANCE CHARGES.** I have the right each month to pay the total balance on my account. If I do so within 30 days of my billing date, no Finance Charge will be added to the account for that month. The billing date will be shown on a statement sent to me each month. the total balance on my billing date will be called the New Balance on my monthly statement.
2. **OPTION TO PAY INSTALLMENTS PLUS A FINANCE CHARGE.** If I do not pay the total balance in full each month. I agree to make at least a minimum payment within 30 days of the billing date shown on my monthly statement. The minimum payment required each month is shown in the Schedule of Minimum Monthly Payments below.
3. SCHEDULE OF **MINIMUM MONTHLY PAYMENTS.** The required minimum monthly payment is based on the highest New Balance on the Account.

When the Highest "New Balance" Reaches	The Minimum Monthly Payment will be
$ .01 to $ 10.00	Balance
10.01 to 160.00	$10.00
160.01 to 180.00	11.00
180.01 to 200.00	12.00
200.01 to 220.00	13.00
220.01 to 240.00	14.00
240.01 to 260.00	15.00
260.01 to 290.00	16.00
290.01 to 340.00	17.00
340.01 to 380.00	18.00
380.01 to 410.00	19.00
410.01 to 440.00	20.00
440.01 to 470.00	21.00
470.01 to 500.00	22.00

Over $500.00 - ¼ of account balance

You may always pay more than the required minimum monthly payment. The minimum payment will change only if charges to the account increase the balance to a new high. The minimum payment will not decrease until the new balance is paid in full.

4. **FINANCE CHARGE.** If I do not pay the entire New Balance within 30 days of the monthly billing date, a Finance Charge will be added to the account for the current monthly billing period The **FINANCE CHARGE** will be either a minimum of 50¢ of the Average Daily Balance is $33.00 or less or a periodic rate of 1.5% per month **(ANNUAL PERCENTAGE RATE** of 18%) of the Average Daily Balance.
5. FAILURE TO MAKE MINIMUM PAYMENT. If I do not make at least the minimum required monthly payment when due, ABC may declare my entire balance immediately due and payable.
6. **SECURITY INTEREST IN GOODS.** ABC has a security interest under the Uniform Commercial Code in all merchandise charged to the account. If I do not make payments as agreed, the security interest allows ABC to repossess only the merchandise which has not bee paid in full. I am responsible for any loss or damage to the merchandise until the price is fully paid.
7. **CREDIT INVESTIGATION AND DISCLOSURE.** ABC has the right to investigate my credit, employment and income records, and has the right to verify my credit references and to report the way I pay this account to credit bureaus and other interest parties.

NOTICE TO BUYER: DO NOT SIGN THIS CREDIT AGREEMENT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES. YOU ARE ENTITLED TO A COMPLETELY FILLED IN COPY OF THIS CREDIT AGREEMENT. KEEP IT TO PROTECT YOUR LEGAL RIGHTS. YOU HAVE THE RIGHT TO PAY THE ENTIRE BALANCE AT ANY TIME. RECEIPT OF A COPY OF THIS AGREEMENT IS ACKNOWLEDGED.

ABC Department Store by ______________________________

____
(Customer's Signature)

____
(Address)

READING A CREDIT AGREEMENT

NAME ______________________________ DATE ____________________

Study the **ABC CHARGE SECURITY AGREEMENT**. It is typical of most charge agreements. Answer the questions below.

1. If you owe a balance of $133.47, how much will the minimum monthly payment be? ______________
2. Can you pay more than the minimum monthly payment? ______________
3. If you owe a balance of $16.22 one month, how much would the finance charge be? ______________
4. How much would the monthly finance charge be on a $220 balance?

   ____
5. What happens if you cannot make even the minimum payment?

   ____
6. How many days do you have to pay your bill before a finance charge is added? ______________
7. Will your record of payments to Sears be available to other stores and credit bureaus? ______________
8. What can Sears do if you fail to pay? ______________________________

   ____

KEY--READING A CREDIT AGREEMENT

1. $10
2. Yes
3. .50 minimum
4. $3.30
5. Sears has the right to declare the entire balance immediately due and payable.
6. 30 days
7. Yes
8. They may repossess merchandise you have purchased from them.

YOUR OWN IDEAS

CREDIT CROSSWORD

NAME ______________________________ DATE ________________________

ACROSS

1. Product with a serious flaw that must be sold for a lower price.

5. To be legally responsible, as when an insured is at fault for damages or loss.

7. A deliberate plan to cheat someone of his or her money or goods.

10. Agency that maintains credit histories on people who use credit. (2 words)

11. Contract that transfers possession and use of property from owner to renter for rent payment.

12. A quick and usually emotional decision by a consumer to buy something. (2 words)

13. Cost of an item broken down to its smallest unit of measure for purpose of comparison shopping. (2 words)

17. Cost that remains almost the same each budget period, such as rent and insurance premiums. (2 words)

19. Charges for an insurance contract or policy.

20. Legal act of a creditor to take money due directly from the overdue borrower's paycheck.

DOWN

2. An individual or business that buys goods or services for use.

3. To check retailers by phone, in person, or through their ads to compare prices, selection, etc. (2 words)

4. Any basic item of food regularly used in most homes.

6. Plan for spending and saving future income.

8. Credit given by a retail store to its customers, often in the form of a charge card. (2 words)

9. To transfer or _ _ _ _ on a credit application for consideration.

14. A way of buying goods or services now by promising to pay in the future.

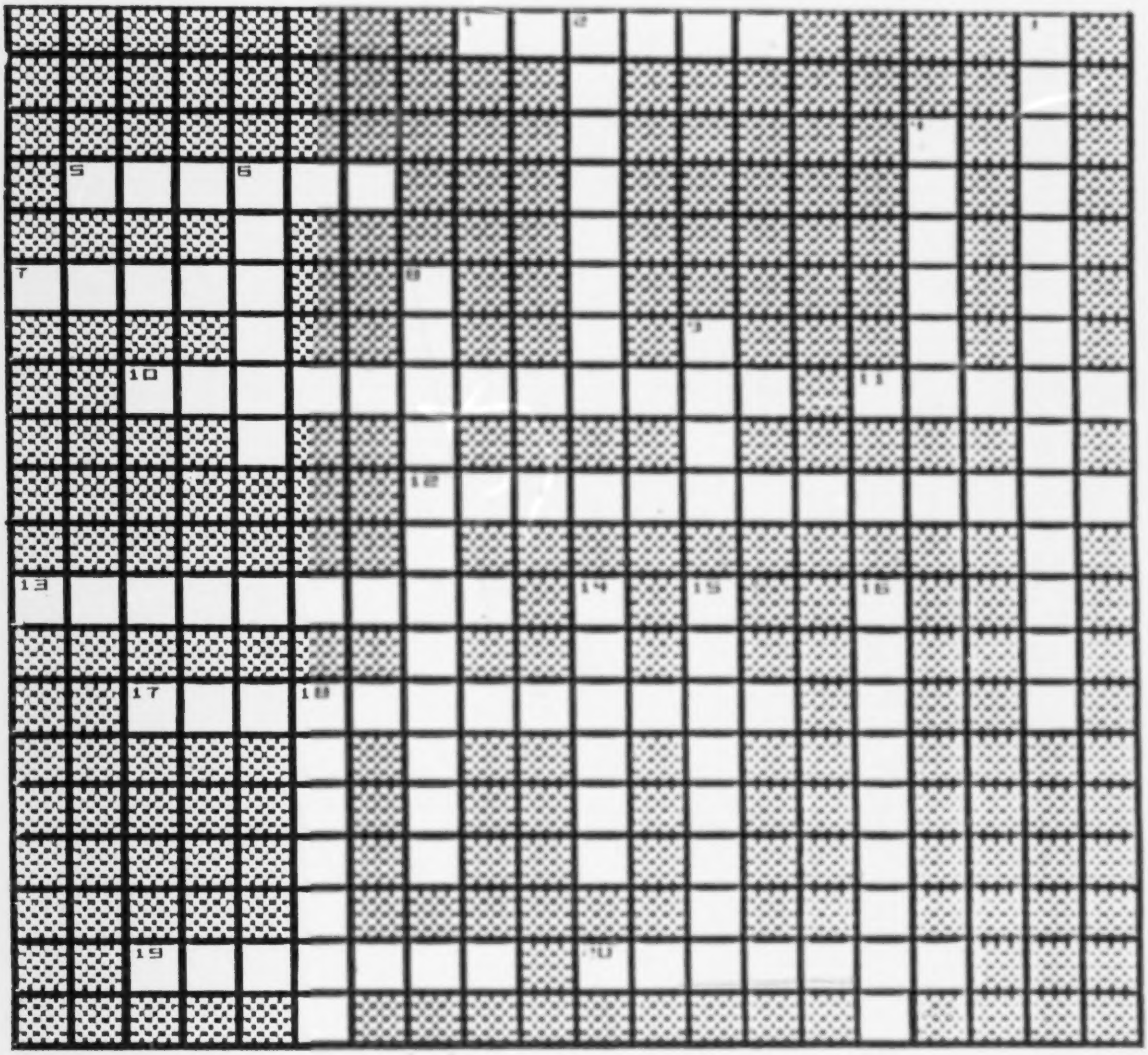
15. Person who signs a loan contract with borrower, agreeing to repay loan if the borrower cannot do so.

16. To take back an item upon which the buyer has stopped making payments.

18. The way a nation manages the means of production, distribution and consumption of resources.

CREDIT CROSSWORD

NAME ______________________ DATE ____________________

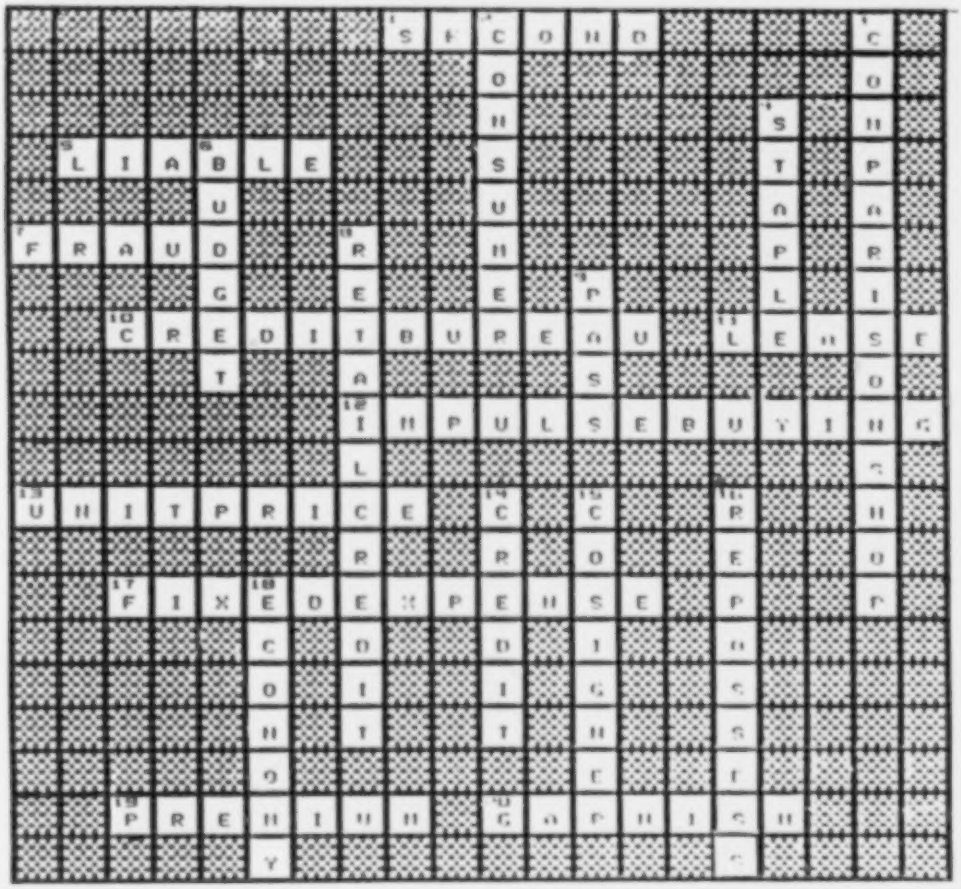

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20

WORD LIST

Budget
Consumer
Comparison shop
Cosigner
Credit bureau
Credit
Economy
Fixed expense
Fraud
Garnish
Impulse buying
Lease
Liable
Pass
Premium
Retail credit
Repossess
Second
Staple
Unit price

KEY--CREDIT CROSSWORD

NAME ______________________________ DATE ________________________


1 SECOND
2 CONSUMER
3 STAPLE
4 COMPARISON SHOP
5 LIABLE
6 BUDGET
7 FRAUD
8 RETAIL CREDIT
9 PASS
10 CREDIT BUREAU
11 LEASE
12 IMPULSE BUYING
13 UNIT PRICE
14 CREDIT
15 COSIGNER
16 REPOSSESS
17 FIXED EXPENSE
18 ECONOMY
19 PREMIUM
20 GARNISH

WORD LIST

Budget
Consumer
Comparison shop
Cosigner
Credit bureau
Credit
Economy
Fixed expense
Fraud
Garnish
Impulse buying
Lease
Liable
Pass
Premium
Retail credit
Repossess
Second
Staple
Unit price

MANAGING YOUR MONEY

LESSON 5
COMPARATIVE BUYING

Purpose: To teach students to look at quality and price as they shop.

Materials: Handouts
"Comparative Buying Report I"
"Comparative Buying Report II"
"Comparative Buying Report III"
Copies of store advertisements from your local paper.

Activities:

1. Place students in Cooperative Learning Groups to fill out Comparative Buying Report I. Note that specific items such as "skim milk" rather than "whole milk" need to be identified within the categories.
2. Conduct a classroom discussion about expenses involved in the birth of a baby and the physical needs of an infant prior to assigning the Comparative Buying Report II. This activity may be done by Cooperative Learning Groups or by individuals.
3. The Comparative Buying Report III Activity should be done individually. Emphasize the need to choose a specific name brand and product number before beginning research.
4. Invite a resource speaker to class to explain how comparison shopping is important on his/her job, i.e.: interior designer, purchasing agent.
5. Ask students to set up a plan for furnishing a three-room apartment on a low, medium, and high budget. Use a catalog for prices.
6. Develop shopping slogans in class to help students remember important buying principles, i.e.: investigate before you invest, consider cost if your budget is lost.

COMPARATIVE BUYING REPORT I

NAME ______________________ DATE ____________________

In order for an individual to maintain a healthy body, he/she must have the proper number of servings from each of the four basic food groups each day (bread and cereal group--4 servings, vegetable and fruit group--4 servings, meat group--2 servings, and milk group--4 servings for teens and 2 servings for adults). As a consumer, you also need to shop and find your best buys on foods from these food groups. Compare prices at three different stores on each of the following categories. This may be done in person or from grocery ads in the newspaper. Be sure the same product is chosen from each store in order to make a fair evaluation.

DAIRY PRODUCTS	PRODUCT	NAME OF STORE	PRICE
1. Milk (such as skim milk)		1. 2. 3.	
2. One Other Dairy Product (such as cottage cheese or sliced cheese)		1. 2. 3.	
3. Fresh Meat Product (such as a whole chicken, how much per pound)		1. 2. 3.	
4. Canned Meat Product (such as a 61/2 oz. can of tuna)		1. 2. 3.	
5. Bread or Cereal Product		1. 2. 3.	
6. Fresh Fruit or Vegetable (how much per pound)		1. 2. 3.	
7. Canned Fruit or Vegetable (such as a 17 oz. can of corn)		1. 2. 3.	

COMPARATIVE BUYING REPORT II

NAME ______________________________ DATE ______________________

Carol and George Kraus are planning to start their family in the next year. They need to find out approximately what the added cost would be so they can readjust their budget. Help them find the following costs.

1. A normal delivery by a general practitioner ________________
2. A normal delivery by an obstetrician ________________
3. A Caesarean section by a general practitioner ________________
4. A Caesarean section by an obstetrician ________________
5. Cost per day for a hospital room ________________
6. Cost per day for a nursery ________________
7. Cost of milk for one day for an infant ________________
8. Cost of clothing for an infant (such as night gowns, diapers, etc.) ________________
9. Cost of monthly infant care at a child care facility ________________

Carol and George would like to furnish a nursery and buy some equipment for a new baby. Find the cost of the following items:

1. Crib and mattress ________________
2. Chest of drawers ________________
3. Two blankets and two crib sheets ________________
4. Curtains for two windows ________________
5. Carpet for nursery 9′ x 12′ ________________
6. Rocking Chair ________________
7. Bathinette ________________
8. Infant seat ________________
9. Stroller ________________
10. Training chair ________________
11. Car seat ________________
12. High chair ________________

COMPARATIVE BUYING REPORT III

NAME ______________________ DATE ______________

In order to be a wise consumer, one needs to shop at different stores to see where the most is available for the least amount of money. Choose a specific product and compare prices from three different stores.

1. **Type of Product** Clothing (kind), household article, appliance (small or large), car equipment, music equipment, cosmetics, hunting equipment, sports equipment, etc.	
2. **Brand Name of Product**	
3. **Qualities Looked For** Serviceability, needed care, wearability, durability, guarantee, etc.	
4. **Description of Product**	

5. Types of Store	Name of Store	Size, Weight, Volume, or Serial Number of Article	Price
Discount			
Specialty			
Other			

What do you consider your best buy?

Why?

RESPONSIBILITIES AS A TAXPAYER

KEY

Numbers by **SUGGESTED LEARNER OUTCOMES** are
Oklahoma Suggested Learner Outcome Numbers.

Page numbers followed by an -H- indicate
ACTIVITIES or **LESSONS** which may be
duplicated for student handouts.

Pages with **TEACHER INFORMATION**
have borders around
the page.

Pages with **KEY** information
have top and bottom
borders.

GENERAL INSTRUCTIONS

When giving instructions to students, always **show** them what you want as you **tell** them. People remember better when they are given information in more than one way, or in their dominant learning style.

Give students the assignment in **writing**, and always follow up by **reading** it with the students--out loud.

Additionally, whenever possible, **demonstrate** what you want to occur. You may even want to draw pictures to **illustrate** your point.

Students will ask fewer questions because they will understand the assignment much more easily.

YOUR RESPONSIBILITIES AS A TAXPAYER

TEACHER INTRODUCTION:

Tax laws are constantly changing; you, as the teacher, therefore need to be watchful and keep information and forms updated. The IRS has an educational package (as mentioned more in detail at the end of this chapter) which they keep up-to-date and which they provide to schools.

When time allows, copy the forms in this chapter and give your students the opportunity to fill them out **again** and **again** using "made-up" case studies. Be sure to use realistic income figures based on what kinds of jobs your students will be qualified to do. The more experience young people have with tax forms, the more comfortable they are likely to be.

SUGGESTED LEARNER OUTCOMES:

EC.9	Students will understand how paying taxes directly and positively affects their everyday lives.
PD.10	Students will understand the differences between progressive and regressive taxes.
Reading 11.17	Students will be able to correctly complete a W-4 form.
CM.3	Students will be able to explain the two major federal taxes (Federal Income Tax) and (Federal Social Security Tax).
CM.12	Students will understand the three major state and local taxes (State Income Tax, Sales Tax and Ad Valorem Tax).
Reading 11.17	Students will be able to identify the importance of the information provided on a W-2 form.
CM.3	Students will know if they are required to file an income tax return and, if so, which form (1040EZ, 1040A or 1040) to use.
CM.2	Students will understand withholding as a "pay-as-you-go" system.
CM.3	Students should be able to complete a 1040EZ correctly.

YOUR RESPONSIBILITIES AS A TAXPAYER (Continued)

TABLE OF CONTENTS:

Lesson 1: **Your Role As Taxpayer**

Lesson Plan 221
Your Role as Taxpayer 222-H
Federal Income Taxes, Progressive Tax 223-H
Taxable Income 224-H
Key 225

Lesson 2: **Federal Income Tax, Social Security Tax**

Lesson Plan 226
Social Security and Withholding 227-H
Information Form W-4 .... 228-H
Student Sample of Form W-4 .... 229-H
Key (Sample Form W-4) 230

Lesson 3: **Which Tax Return Form to Use**

Lesson Plan 231
Who Must File 232-H
Forms W-2 and 1099 INT 233-H
Which Form to Use 234
Understanding Tax Forms 235-H
Student Sample of Form 1040EZ 236-H
Key (Sample Form 1040EZ) 237

Lesson 4: **State and Local Tax Information**

Lesson Plan 238
State and Local Taxes 239-H
Tax Chart 240-H
Key 241

YOUR RESPONSIBILITIES AS A TAXPAYER

LESSON 1
YOUR ROLE AS A TAXPAYER

Purpose: To teach students their responsibilities as taxpayers and give them a background on Federal Income Taxes, Progressive Tax, and Taxable Income.

Materials: Handouts

"Your Role as a Taxpayer"
"Federal Income Taxes," "Progressive Tax"
"Taxable Income"

Activities:

1. Have students list the goods and services provided by the local, state, and federal governments.
2. Help students learn to use the tax rate table to determine the tax owed in made-up cases, as well as real life cases if anyone wishes to share.
3. Have students answer questions about taxes and taxable income.
4. Set up a chart for your class, and ask them to keep track of the sales tax they pay daily/weekly. Have your students investigate how their tax money is spent on the local level, and, if possible, on the state level.
5. Invite a community or school official to talk to your students about the role of each citizen as taxpayer.

Discuss the following:

a. "Nothing is inevitable but death and taxes."
b. "Taxes are the price we pay for a civilized society."
c. "The art of taxation is to pluck the goose without making it squawk."

YOUR ROLE AS TAXPAYER

NAME ______________________________ DATE ____________________

Every one of us, as citizens of our town, county, state, and country, are served daily by products and services provided for by our government. The school you are sitting in at this moment, the street you drove on this morning, your feeling of safety knowing there are firefighters and police officers on duty in your town and armed forces on duty in your country are all examples of services which directly affect you. Obviously, these books, buildings, streets, and salaries are not free--they must be paid for by the same citizens who receive the benefits--they must be paid for by the same citizens who receive the benefits thus, the need for taxation.

Taxes Payments which are required of all citizens of local and federal governments for the provision of public services.

Name as many public goods and services as you can which are provided to you and your family by the:

A.) Local government ____

____

____

B.) State government ____

____

____

C.) Federal government ____

____

____

FEDERAL INCOME TAXES

Based upon the U.S. Constitution, the government has the authority to levy and collect taxes from its citizenry. Legislation is continually being passed (as late as 1986) which changes the types and/or methods of taxation, but the authority remains basically unchallenged. Although there are many types of taxes, the two federal taxes which are most important to you are Federal Income Taxes and Social Security Taxes.

1. **Federal Income Tax** A tax paid (by mail) to the federal government each year (no later than April 15) by each family--based upon the amount of income each individual family earns annually.

Below is a five-bracket rate system which the federal government uses to determine the amount of income tax owed.

1987 Tax Rate

Taxable Income	Rate for a Single Person
0 - $ 1,800	11%
$ 1,801 - $ 16,800	15%
$ 16,801 - $ 27,000	28%
$ 27,001 - $ 54,000	35%
$ 54,000 - Above	38.5%

As you read the tax-rate table, notice that the percentage (%) owed is greater as the income increases. This is called a progressive tax.

PROGRESSIVE TAX A tax that takes a larger percentage from high-income persons than it takes from low-income persons.

A.) If John's taxable income was $27,000 in 1987, how much will he owe in Federal Income Taxes? ____________________

b.) If Sally's taxable income was $27,100 in 1987, how much will she owe in Federal Income Taxes? ____________________

NAME ______________________ DATE ____________________

TAXABLE INCOME That part of your income which is subject to federal income tax. In 1987 (scheduled to increase in future years) single taxpayers are allowed a "personal exemption" of $1,900 and a "standard deduction" of $2,540. This means that $4,440 can be subtracted from your total income before you begin paying taxes.

You, as I.M. Responsible, earn $12,000 per year:

A.) After your personal exemption and standard deduction, what is your taxable income? ______________________

B.) Using the tax-rate table on the preceding page, figure how much you will owe the federal government for income tax. ______________

C.) If you are paid monthly, and $100 is withheld from each paycheck for federal income taxes.

1. Will you have enough to pay your taxes? ______________
2. Will you get a refund? ______________
3. Have to pay extra? ______________
4. How much? ______________

KEY YOUR ROLE AS TAX PAYER

A) Streets, schools, street lights, city parks, libraries, local government officials' salaries, city jail, police officers and police cars, firefighters and their equipment . . .

B) Highways, bridges, state universities, school funding, state parks, state government officials' salaries, state prisons, state police, aid to needy families, health departments . . .

C) Interstate highways, school funding, national parks, national forests, federal prisons, CIA, FBI, space program, national defense, embassies in every country, national cemeteries, federal government officials' salaries (i.e. president, legislature, judges) . . .

Federal Income Tax

A) $7,560

B) $9,485

Taxable Income

A) $7,560

B) $1,134

C) 1-Yes 2-Yes 3-No 4 Refund of $66
(will have paid in $1,200)

YOUR RESPONSIBILITIES AS A TAXPAYER

LESSON 2
FEDERAL INCOME TAX
SOCIAL SECURITY TAX

Purpose: To give students basic information on Social Security Taxes, and how to fill out withholding forms.

Materials: Handouts
  "Social Security"
  "Withholding"
  "Form W-4"

Activities:

1. Teach students to fill out W-4 Form.
2. Help students become familiar with Forms W-2 and 1099 INT.
3. Have students fill out Form 1040EZ (several times using different cases, both real and fictitious).
4. Invite a community or school official to talk to your students about their sources of funding and the responsibilities and decisions involved in expending their funds.

   Discuss the following:

   - Set up a debate in your class with the discussion centering around the fairness and unfairness of progressive vs. regressive tax systems.

SOCIAL SECURITY TAX A payroll tax which must be paid by both the employer and the employee--at the present time, the employee's part is 7.15% of his/her earned salary. There are no forms to be filled out--the tax is simple and automatic.

Both the Federal Income Tax and the Federal Social Security Tax (also called F.I.C.A.) will probably be withheld from your paycheck each time.

WITHHOLDING "Pay-as-you-go"--money is taken from your paycheck and sent to the government to be applied toward the tax you will owe at the end of the year. When you first begin your job, your employer will ask you to fill out a W-4 form, so that he/she will know how much money to withhold from your pay check.

SINGLE Persons--**MONTHLY** Payroll Period

(For Wages Paid After December 1987)

And the wages are--		And the number of witholding allowances claimed is--				
At least	But less than	0	1	2	3	4
		The amount of income tax to be withheld shall be--				
270	280	28	4	0	0	0
280	290	30	5	0	0	0
290	300	31	7	0	0	0
300	320	33	9	0	0	0
320	340	36	12	0	0	0
340	360	39	15	0	0	0
360	380	42	18	0	0	0
400	420	48	24	0	0	0
420	440	51	27	3	0	0
440	460	54	30	6	0	0
460	480	57	33	9	0	0
480	500	60	36	12	0	0
500	520	63	39	15	0	0
520	540	66	42	18	0	0

MARRIED Persons--**MONTHLY** Payroll Period

(For Wages Paid After December 1987)

And the wages are--		And the number of witholding allowances claimed is--				
At least	But less than	0	1	2	3	4
		The amount of income tax to be withheld shall be--				
500	520	38	14	0	0	0
520	540	41	17	0	0	0
540	560	44	20	0	0	0
560	580	47	23	0	0	0
580	600	50	26	2	0	0
600	640	55	31	6	0	0
640	680	61	37	12	0	0
680	720	67	43	18	0	0
720	760	73	49	24	0	0
760	800	79	55	30	6	0
800	840	85	61	36	12	0
840	880	91	67	42	18	0
880	920	97	73	48	24	0
920	960	103	79	54	30	0
960	1,000	109	85	60	36	11

EMPLOYEE'S WITHHOLDING ALLOWANCE CERTIFICATE
INFORMATION

Form W-4

When you start working, one of the first things your employer will ask you to do will be to fill out Form W-4, Employee's Withholding Allowance Certificate. The information you put on this form will determine the amount of money, if any, that your employer will withhold from your pay for income tax.

The Federal Income Tax System operates on a pay-as-you-go basis. This means that as you receive money that is subject to income tax, you must pay that tax. It is the responsibility of your employer to withhold that tax from your pay and deposit it with the government.

The Internal Revenue Service provides tables for your employer to determine how much tax to withhold from your pay each pay period. The amount of tax your employer will withhold will depend on your income, your marital status, and the number of allowances that you claim on Form W-4. At the end of the year, the total amount of tax that your employer has withheld from your pay should be about the same as your total tax liability for the year.

Your name is I.M. Responsible. You are single, out of school, and live on your own. Complete the W-4 form shown on the following page--using your own address and social security number.

1990 Form W-4

Department of the Treasury
Internal Revenue Service

Purpose. Complete Form W-4 so that your employer can withhold the correct amount of Federal income tax from your pay.

Exemption From Withholding. Read line 6 of the certificate below to see if you can claim exempt status. *If exempt, complete line 6; but do not complete lines 4 and 5.* No Federal income tax will be withheld from your pay. This exemption expires February 15, 1991.

Basic Instructions. Employees who are not exempt should complete the Personal Allowances Worksheet. Additional worksheets are provided on page 2 for employees to adjust their withholding allowances based on itemized deductions, adjustments to income, or two-earner/two-job situations. Complete all worksheets that apply to your situation. The worksheets will help you figure the number of withholding allowances you are entitled to claim. However, you may claim fewer allowances than this.

Head of Household. Generally, you may claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals.

Nonwage Income. If you have a large amount of nonwage income, such as interest or dividends, you should consider making estimated tax payments using Form 1040-ES. Otherwise, you may find that you owe additional tax at the end of the year.

Two-Earner/Two-Jobs. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. This total should be divided among all jobs. Your withholding will usually be most accurate when all allowances are claimed on the W-4 filed for the highest paying job and zero allowances are claimed for the others.

Advance Earned Income Credit. If you are eligible for this credit, you can receive it added to your paycheck throughout the year. For details, obtain Form W-5 from your employer.

Check Your Withholding. After your W-4 takes effect, you can use **Publication 919**, Is My Withholding Correct for 1990?, to see how the dollar amount you are having withheld compares to your estimated total annual tax. Call 1-800-424-3676 (in Hawaii and Alaska, check your local telephone directory) to order this publication. Check your local telephone directory for the IRS assistance number if you need further help.

Personal Allowances Worksheet

A Enter "1" for **yourself** if no one else can claim you as a dependent . . . . **A** ______

B Enter "1" if:
1. You are single and have only one job; or
2. You are married, have only one job, and your spouse does not work; or
3. Your wages from a second job or your spouse's wages (or the total of both) are $2,500 or less.

. . . . **B** ______

C Enter "1" for your **spouse.** But, you may choose to enter "0" if you are married and have either a working spouse or more than one job (this may help you avoid having too little tax withheld) . . . . **C** ______

D Enter number of **dependents** (other than your spouse or yourself) whom you will claim on your tax return . . . . . . **D** ______

E Enter "1" if you will file as a **head of household** on your tax return (see conditions under "Head of Household," above) . . **E** ______

F Enter "1" if you have at least $1,500 of **child or dependent care expenses** for which you plan to claim a credit . . . . **F** ______

G Add lines A through F and enter total here . . . . ▶ **G** ______

For accuracy, do all worksheets that apply.

- If you plan to **itemize or claim adjustments to income** and want to reduce your withholding, turn to the Deductions and Adjustments Worksheet on page 2.
- If you are **single** and have **more than one job** and your combined earnings from all jobs exceed $25,000 OR if you are **married** and have a **working spouse or more than one job,** and the combined earnings from all jobs exceed $44,000, then turn to the Two-Earner/Two-Job Worksheet on page 2 if you want to avoid having too little tax withheld.
- If **neither** of the above situations applies to you, **stop here** and enter the number from line G on line 4 of Form W-4 below.

Cut here and give the certificate to your employer. Keep the top portion for your records.

Form **W-4**
Department of the Treasury
Internal Revenue Service

Employee's Withholding Allowance Certificate

▶ **For Privacy Act and Paperwork Reduction Act Notice, see reverse.**

OMB No. 1545-0010
1990

1 Type or print your first name and middle initial | Last name | **2** Your social security number

Home address (number and street or rural route)

City or town, state, and ZIP code

3 Marital status ☐ Single ☐ Married ☐ Married, but withhold at higher Single rate.
Note: *If married, but legally separated, or spouse is a nonresident alien, check the Single box.*

4 Total number of allowances you are claiming (from line G above or from the Worksheets on back if they apply) . . . **4** ______

5 Additional amount, if any, you want deducted from each pay . . . . **5** $ ______

6 I claim exemption from withholding and I certify that I meet **ALL** of the following conditions for exemption:
- Last year I had a right to a refund of **ALL** Federal income tax withheld because I had **NO** tax liability; **AND**
- This year I expect a refund of **ALL** Federal income tax withheld because I expect to have **NO** tax liability; **AND**
- This year if my income exceeds $500 and includes nonwage income, another person cannot claim me as a dependent.

If you meet all of the above conditions, enter the year effective and "EXEMPT" here . . . . . . ▶ **6** 19

7 Are you a full-time student? (**Note:** *Full-time students are not automatically exempt.*) . . . . **7** ☐ Yes ☐ No

Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or entitled to claim exempt status.

Employee's signature ▶ **Date** ▶ , 19

8 Employer's name and address (**Employer:** Complete 8 and 10 **only if sending to IRS**) | **9** Office code (optional) | **10** Employer identification number

1990 Form W-4

Department of the Treasury
Internal Revenue Service

Purpose. Complete Form W-4 so that your employer can withhold the correct amount of Federal income tax from your pay.

Exemption From Withholding. Read line 6 of the certificate below to see if you can claim exempt status. *If exempt, complete line 6; but do not complete lines 4 and 5.* No Federal income tax will be withheld from your pay. This exemption expires February 15, 1991.

Basic Instructions. Employees who are not exempt should complete the Personal Allowances Worksheet. Additional worksheets are provided on page 2 for employees to adjust their withholding allowances based on itemized deductions, adjustments to income, or two-earner/two-job situations. Complete all worksheets that apply to your situation. The worksheets will help you figure the number of withholding allowances you are entitled to claim. However, you may claim fewer allowances than this.

Head of Household. Generally, you may claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals.

Nonwage Income. If you have a large amount of nonwage income, such as interest or dividends, you should consider making estimated tax payments using Form 1040-ES. Otherwise, you may find that you owe additional tax at the end of the year.

Two-Earner/Two-Jobs. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. This total should be divided among all jobs. Your withholding will usually be most accurate when all allowances are claimed on the W-4 filed for the highest paying job and zero allowances are claimed for the others.

Advance Earned Income Credit. If you are eligible for this credit, you can receive it added to your paycheck throughout the year. For details, obtain Form W-5 from your employer.

Check Your Withholding. After your W-4 takes effect, you can use **Publication 919**, Is My Withholding Correct for 1990?, to see how the dollar amount you are having withheld compares to your estimated total annual tax. Call 1-800-424-3676 (in Hawaii and Alaska, check your local telephone directory) to order this publication. Check your local telephone directory for the IRS assistance number if you need further help.

Personal Allowances Worksheet

A Enter "1" for **yourself** if no one else can claim you as a dependent . . . . **A** ______

B Enter "1" if:
- **1.** You are single and have only one job; or
- **2.** You are married, have only one job, and your spouse does not work; or
- **3.** Your wages from a second job or your spouse's wages (or the total of both) are $2,500 or less.

. . . . **B** ______

C Enter "1" for your **spouse.** But, you may choose to enter "0" if you are married and have either a working spouse or more than one job (this may help you avoid having too little tax withheld) . . . . **C** ______

D Enter number of **dependents** (other than your spouse or yourself) whom you will claim on your tax return . . . . . . **D** ______

E Enter "1" if you will file as a **head of household** on your tax return (see conditions under "Head of Household," above) . . **E** ______

F Enter "1" if you have at least $1,500 of **child or dependent care expenses** for which you plan to claim a credit . . . . **F** ______

G Add lines A through F and enter total here . . . . ▶ **G** ______

For accuracy, do all worksheets that apply.

- If you plan to **itemize or claim adjustments to income** and want to reduce your withholding, turn to the Deductions and Adjustments Worksheet on page 2.
- If you are **single** and have **more than one job** and your combined earnings from all jobs exceed $25,000 OR if you are **married** and have a **working spouse or more than one job,** and the combined earnings from all jobs exceed $44,000, then turn to the Two-Earner/Two-Job Worksheet on page 2 if you want to avoid having too little tax withheld.
- If **neither** of the above situations applies to you, **stop here** and enter the number from line G on line 4 of Form W-4 below.

------------------------ **Cut here and give the certificate to your employer. Keep the top portion for your records.** ------------------------

Form **W-4**
Department of the Treasury
Internal Revenue Service

Employee's Withholding Allowance Certificate

▶ **For Privacy Act and Paperwork Reduction Act Notice, see reverse.**

OMB No. 1545-0010
1990

1 Type or print your first name and middle initial: I. M. Last name: Responsible

2 Your social security number: XXX-XX-XXXX

Home address (number and street or rural route): 1234 South Street

City or town, state, and ZIP code: Anytown, Oklahoma 12345

3 Marital status: ☒ Single ☐ Married ☐ Married, but withhold at higher Single rate.
Note: *If married, but legally separated, or spouse is a nonresident alien, check the Single box.*

4 Total number of allowances you are claiming (from line G above or from the Worksheets on back if they apply) . . . **4** 3

5 Additional amount, if any, you want deducted from each pay . . . . **5** $ 0

6 I claim exemption from withholding and I certify that I meet **ALL** of the following conditions for exemption:
- Last year I had a right to a refund of **ALL** Federal income tax withheld because I had **NO** tax liability; **AND**
- This year I expect a refund of **ALL** Federal income tax withheld because I expect to have **NO** tax liability; **AND**
- This year if my income exceeds $500 and includes nonwage income, another person cannot claim me as a dependent.

If you meet all of the above conditions, enter the year effective and "EXEMPT" here . . . . . . ▶ **6** 19

7 Are you a full-time student? (**Note:** *Full-time students are not automatically exempt.*) . . . . **7** ☐ Yes ☒ No

Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or entitled to claim exempt status.

Employee's signature ▶ I. M. Responsible **Date** ▶ April 15, 1990

8 Employer's name and address (**Employer:** Complete 8 and 10 **only if sending to IRS**)

9 Office code (optional)

10 Employer identification number

YOUR RESPONSIBILITIES AS A TAXPAYER

LESSON 3
WHICH TAX FORM TO USE

Purpose: Students will learn to determine if they are required to file an income tax return, and if so, which form to use.

Materials: Handouts
- "Who Must File"
- "Forms W-2 and 1099 INT"
- "Which Form to Use"
- "Understanding Tax Forms"
- "Form 1040EZ"

Activities:

1. Go over the forms with the students, specifically noting the information which will be given on each form, and where the information comes from.

2. Using "Understanding Tax Forms" help the students determine which forms they should use.

3. Have students fill out the form they will be using. Over several days give them several different sets of information to use in filling out the forms so that they may gain practice.

WHO MUST FILE

Federal Income Tax Returns must be filed each year between January and April 15. Not everyone needs to file a return, however.

You do **not** have to file if:

1. you are single, are not being claimed as a dependent on your parents' return, and you earn less than $4,440.00 per year;
2. you are single, are being claimed as a dependent by your parents, and earn less than $2,540.00 per year; or,
3. you are married, filing a separate return, and have individually earned less than $1,900.00 for the year.

Even though you do not **have** to file a return if any of the above apply to your situation, **you must file in order to claim any withholding overpayment which you want refunded to you.**

FORMS W-2 and 1099-INT

Before you file your income tax return, you must have a W-2 (Wage and Tax Statement) for **every** job you have had during the year. You also must have a form (1099-INT) from every bank where you may have earned interest. Your employers and banks **must** mail these forms to you. The following page shows you an example of a W-2 and a 1099-INT. Always keep copies for your own records.

Type or print above-EMPLOYER'S Name, Address, Zip Code and SSA Number.

Employer's I.R.S. Identifying No.

If this is a corrected form—type CORRECTED RETURN above.

deral Income ax Withheld	Total Wages Paid	Advance EIC Payment	Other Compensation (1)	Deferred Annuity (2)	Total FICA Wages Paid	FICA Employee Tax Withheld	State Income Tax Withheld
Employee's social security number		IRS Sec. 125 Plan	Mileage Reimbursement(3)	Allocated Tips	FICA Tips(3)	Taxable Pensions	Employee's Retirement (2)
Pension Plan	DCB						

Type or Print EMPLOYEE'S name, address and ZIP code

(1) Non taxable, not included in Total Wages Paid.
(2) Not included in Total Wages Paid.
(3) Included in Total Wages Paid.

Wage and Tax Statement 1989

Form W—2 Department of the Treasury—Internal Revenue Service

Copy B To be filed with employee's FEDERAL tax return

☐ CORRECTED

AYER'S name,street address,city,state,and ZIP code STATE OF OKLAHOMA		1 Rents $	OMB No. 1545-0115 1989 Statement for Recipients of	**Miscellaneous Income**
		2 Royalties $		
AYER'S Federal identification number 736017987	RECIPIENT'S identification number	3 Prizes and Awards $	4 Federal income tax witheld $	**Copy B For Recipient**
ECIPIENT'S name (first,middle,last)		5 Fishing boat proceeds $	6 Medical and health care payments $	For Paperwork Reduction Act Notice and instructions for completing this form, see Instructions for forms 1099, 1098, 5498, 1096, and W-2G.
treet address		7 Nonemployee compensation $	8 Substitute payments in lieu of dividends or interest $	
ty, state, and ZIP code		9 Payer made direct sales of $5,000 or more of consumer products to a buyer(recipient) for resale . . . . ▶ ☐		
ccount number(optional)		10 Crop insurance proceeds $		

rm1099-MISC

Department of the Treasury - Internal Revenue Service

233-H 237

WHICH FORM TO USE

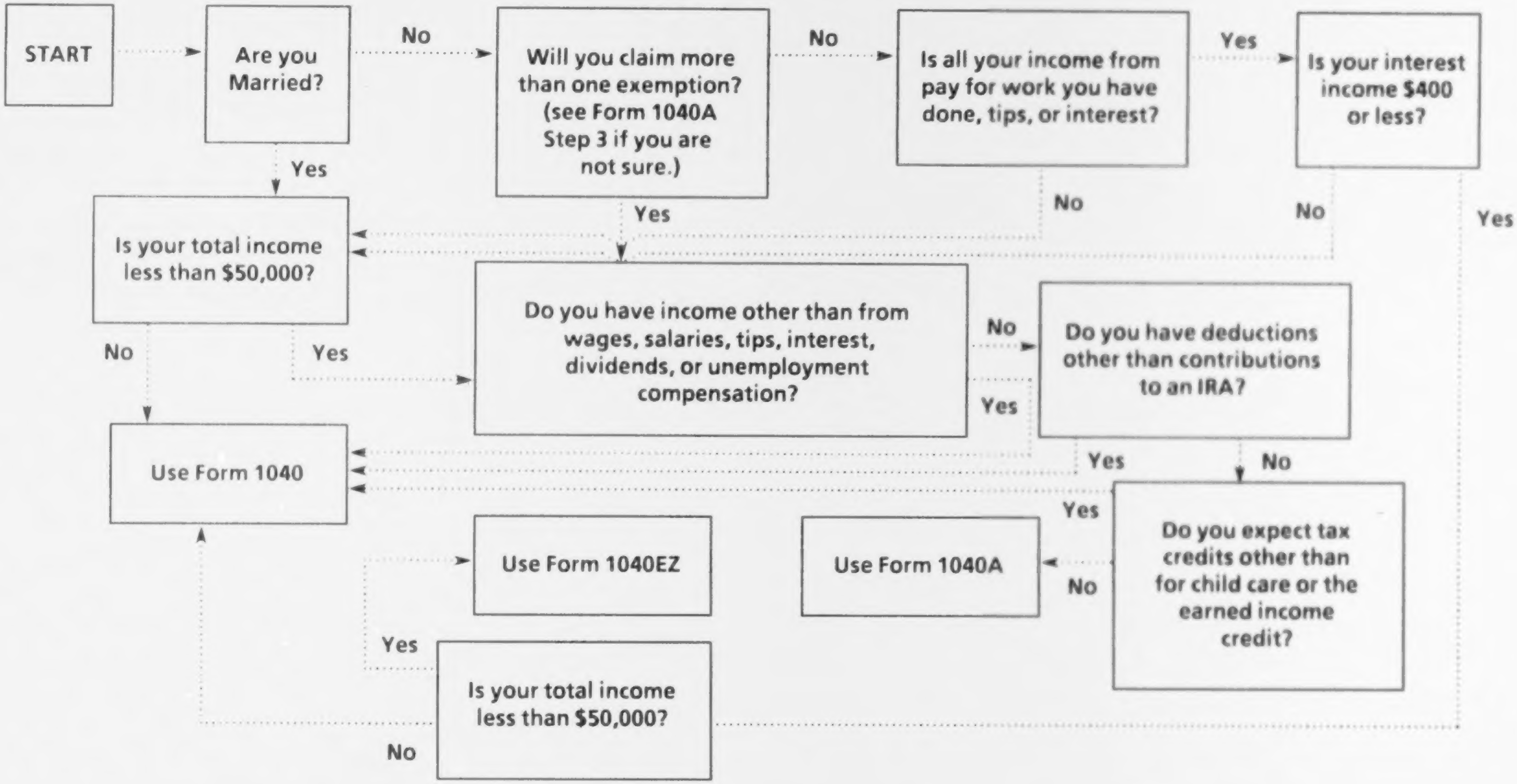
Once a taxpayer determines that he/she needs to file a return for federal income taxes, the next step is to decide which form to use. There are three from which to choose: Form 1040EZ (EZ-easy), Form 1040A, or Form 1040. Most young people just starting out on their own will use Form 1040EZ or Form 1040A. See the following page to help you determine which form to use.

If this is the first time you, as a taxpayer, have ever filed, you will need to get your form from your local post office or library. In future years, however, the form with a book of explanation will be mailed to you.

A sample copy of form 1040EZ also follows. Fill it out, again with the name I.M. Responsible, using your own address and social security number. Remember that you earned $12,000 this year. One-hundred dollars per month was withheld from your paycheck, and that you are on your own (not a dependent on your parents' return).

Which Tax Return Form Should You Use?

There are three return forms for individual taxpayers: Form 1040EZ. Form 1040A, and Form 1040. The first of these is the simplest, and the third is the most complex. To see which form you should use, begin at START and follow the arrow. At each question box, follow the arrow next to your answer.


START
Are you Married?
No
Will you claim more than one exemption? (see Form 1040A Step 3 if you are not sure.)
No
Is all your income from pay for work you have done, tips, or interest?
Yes
Is your interest income $400 or less?
Yes
Yes
No
No
Yes
Is your total income less than $50,000?
No
Yes
Do you have income other than from wages, salaries, tips, interest, dividends, or unemployment compensation?
No
Yes
Do you have deductions other than contributions to an IRA?
Yes
No
Use Form 1040
Yes
Use Form 1040EZ
Use Form 1040A
No
Do you expect tax credits other than for child care or the earned income credit?
Yes
Is your total income less than $50,000?
No

Department of the Treasury - Internal Revenue Service

Form **1040EZ** **Income Tax Return for Single Filers With No Dependents** (0) **1989**

Name & address

Use the IRS mailing label. If you don't have one, please print.

Please print your numbers like this:

9 8 7 6 5 4 3 2 1 0

Print your name above (first, initial, last)

Home address (number and street). (If you have a P.O. box, see back.) Apt. no.

City, town or post office, state, and ZIP code

Your social security number

Instructions are on the back. Also, see the Form 1040A/1040EZ booklet, especially the checklist on page 14.

Presidential Election Campaign Fund
Do you want $1 to go to this fund? **Note:** *Checking "Yes" will not change your tax or reduce your refund* ▶

Report your income

1 Total wages, salaries, and tips. This should be shown in Box 10 of your W-2 form(s). (Attach your W-2 form(s).) 1

Attach Copy B of Form(s) W-2 here.

2 Taxable interest income of $400 or less. If the total is more than $400, you cannot use Form 1040EZ. 2

3 Add line 1 and line 2. This is your **adjusted gross income.** 3

*Note: You **must** check Yes or No.*

4 Can your parents (or someone else) claim you on their return?
☐ **Yes.** Do worksheet on back; enter amount from line E here.
☐ **No.** Enter 5,100. This is the total of your standard deduction and personal exemption. 4

5 Subtract line 4 from line 3. If line 4 is larger than line 3, enter 0. This is your **taxable income.** 5

Figure your tax

6 Enter your Federal income tax withheld from Box 9 of your W-2 form(s). 6

7 **Tax.** Use the amount on **line 5** to look up your tax in the tax table on pages 41-46 of the Form 1040A/1040EZ booklet. Use the **single** column in the table. Enter the tax from the table on this line. 7

Refund or amount you owe

Attach tax payment here.

8 If line 6 is larger than line 7, subtract line 7 from line 6. This is your **refund.** 8

9 If line 7 is larger than line 6, subtract line 6 from line 7. This is the **amount you owe.** Attach check or money order for the full amount, payable to "Internal Revenue Service." 9

Sign your return

(Keep a copy of this form for your records.)

I have read this return. Under penalties of perjury, I declare that to the best of my knowledge and belief, the return is true, correct, and complete.

Your signature Date

X

For Privacy Act and Paperwork Reduction Act Notice, see page 3 in the booklet. Form 1040EZ (1989)

KEY

Department of the Treasury - Internal Revenue Service

Form **1040EZ** **Income Tax Return for Single Filers With No Dependents** (0) **1989**

Name & address

Use the IRS mailing label. If you don't have one, please print.

Please print your numbers like this: 9 8 7 6 5 4 3 2 1 0

▶ I. M. RESPONSIBLE

Print your name above (first, initial, last)

Present home address (number and street). (If you have a P.O. box, see instructions.)

City, town, or post office, state, and ZIP code

Your social security number

Instructions are on the back. Also, see the Form 1040A/1040EZ booklet, especially the checklist on page 14.

Presidential Election Campaign Fund Do you want $1 to go to this fund? Note: Checking "Yes" will not change your tax or reduce your refund ▶ Yes ☐ No ☒

		Dollars	Cents
Report your income	1 Total wages, salaries, and tips. This should be shown in Box 10 of your W-2 form(s). (Attach your W-2 form(s).) 1	12,000	.00
Attach Copy B of Form(s) W-2 here.	2 Taxable interest income of $400 or less. If the total is more than $400, you cannot use Form 1040EZ. 2	0	.00
	3 Add line 1 and line 2. This is your **adjusted gross income.** 3	12,000	.00
Note: You must check Yes or No.	4 Can your parents (or someone else) claim you on their return? ☐ **Yes.** Do worksheet on back; enter amount from line E here. ☒ **No.** Enter 5,100. This is the total of your standard deduction and personal exemption. 4	5,100	.00
	5 Subtract line 4 from line 3. If line 4 is larger than line 3, enter 0. This is your **taxable income.** 5	6,900	.00
Figure your tax	6 Enter your Federal income tax withheld from Box 9 of your W-2 form(s). 6	1,200	.00
	7 **Tax.** Use the amount on **line 5** to look up your tax in the tax table on pages 41-46 of the Form 1040A/1040EZ booklet. Use the **single** column in the table. Enter the tax from the table on this line. 7	1,804	.00
Refund or amount you owe	8 If line 6 is larger than line 7, subtract line 7 from line 6. This is your **refund.** 8	,	.
Attach tax payment here.	9 If line 7 is larger than line 6, subtract line 6 from line 7. This is the **amount you owe.** Attach check or money order for the full amount, payable to "Internal Revenue Service." 9	604	.00

Sign your return (Keep a copy of this form for your records.)

I have read this return. Under penalties of perjury, I declare that to the best of my knowledge and belief, the return is true, correct, and complete.

Your signature X I. M. Responsible Date 4-14-89

For IRS Use Only---Please do not write in boxes below

242

For Privacy Act and Paperwork Reduction Act Notice, see page 3 in the booklet. Form 1040EZ (1989)

YOUR RESPONSIBILITIES AS A TAXPAYER

LESSON 4
STATE AND LOCAL TAX INFORMATION

Purpose: Students will learn basic information concerning state and local taxes.

Materials: Handouts
"State and Local Taxes"
"Tax Chart"

Activities:

1. Cover the information with the students, then have them research the information and fill out the Tax Chart.

   Discuss the following:

   - What are the differences among the taxes and how they are collected?
   - What are the benefits from the different taxes and how do they affect you?

STATE AND LOCAL TAXES

States and localities (counties, cities, and towns) also have the legal right to levy and collect taxes. Although there are many different types, the three most common to all of us are: 1) state income taxes; 2) sales taxes; and, 3) ad valorem (property) taxes.

1) **State Income Tax** In most states, this tax costs much less but is structured similarly to the Federal Income Tax:

   a) progressive tax based upon yearly income;

   b) paid by mail each spring;

   c) each taxpayer is responsibile to get the proper forms and file his/her return.

2) **Sales Tax** This tax may be levied by both the state **and** locality--it is based upon percentage (%) of the cost of what you buy and is paid at the time of purchase. For example, you buy a coat at a local clothing store for $50, and the clerk adds a 7% sales tax to the cost.

Price of coat	$ 50.00
Sales Tax (7%)	$ 3.50
Total cost to you	$ 53.50

A sales tax is a regressive tax. Lower-income families pay a greater percentage of their income toward this tax than do higher-income families.

3) **Ad Valorem (property tax)** This tax is paid **only** to your local government and is paid **only** if you are a home and/or land owner (although even if you're renting, your landlord must pay this tax and, therefore, a certain percentage of your monthly rent payment is used for this purpose). The Ad Valorem Tax, which helps finance local services such as public schools, is based upon the market value of your property multiplied by the county assessment ratio (11% to 15%) multiplied by the millage percentage in your area.

TAX CHART

As a class, investigate the taxes listed below:

TYPE OF TAX	WHEN IT'S PAID	TO WHOM IT'S PAID (LOCAL, STATE, FEDERAL)	APPROXIMATE COST TO YOU	ONE BENEFIT YOU RECEIVE FROM TAX
1) Driver's license fees				
2) Sales Tax				
3) Federal Income Tax				
4) State Income Tax				
5) Hunting license fees				
6) Gasoline Tax				
7) Real Estate Tax (Ad Valorem)				
8) Federal Social Security Tax				
Others:				

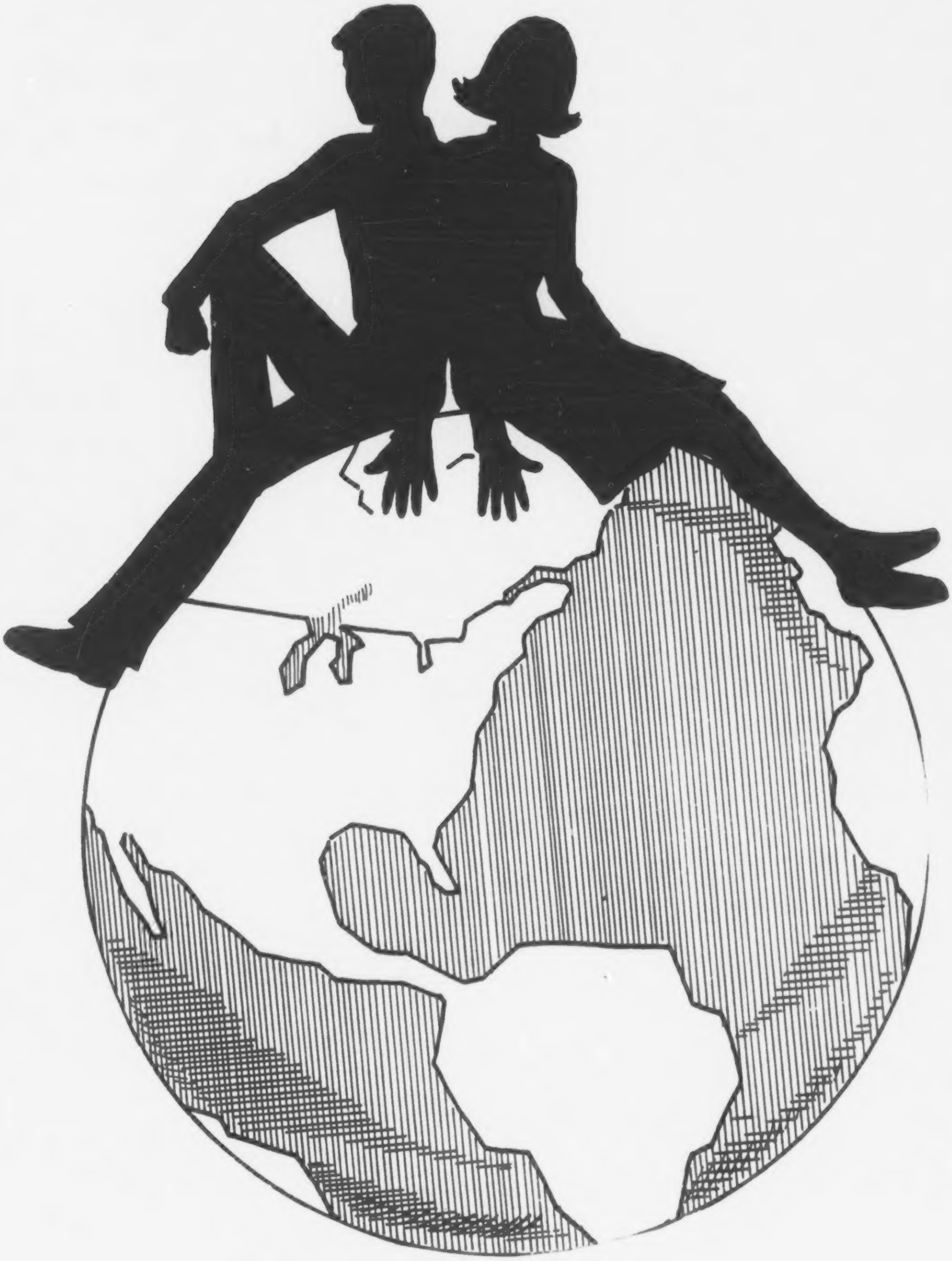
KEY

Much of the information in this chapter was taken from:

Understanding Taxes
Internal Revenue Service
P.O. Box 1400K
Dayton, Ohio 45414

The IRS has compiled a notebook FULL of tax information--student handouts, VCR tapes, computer software, explanatory transparencies, and forms--**well-worth ordering!**

ADDITIONAL INFORMATION FOR STUDENTS



AVAILABLE ASSISTANCE
STATE SERVICES

"OASIS' Oklahoma Areawide Services Information System

"OASIS" is a telephone linked statewide computer information system to serve as a referral source for counselors, parents, guardians, physicians, public officials, and others working with young people that require special help and assistance.

Phone 1-800-24-OASIS
or 271-6302 in Metro OKC area

"PRO-OKLAHOMA"

Training and Information on Education through individual assistance and statewide workshops.

1917 South Harvard Ave.
Oklahoma City, Oklahoma 73128
(405) 681-9710 or 1-800-PL-94142

Department of Human Services

The Department of Human Services (DHS) is charged by the constitution and laws of Oklahoma with providing a wide variety of benefits and services to low-income, elderly, developmentally and physically disabled persons, and other vulnerable residents of the state of Oklahoma. There is at least one DHS office in every county in the state. In most cases these offices are located in the county seat.

Sequoyah Memorial Office Building
Room B-4
P.O. Box 25352
Oklahoma City, Oklahoma 73125
(405) 521-3646

Oklahoma Commission on Children and Youth

The Commission is charged with the responsibilities to plan and coordinate with public and private agencies for the improvement of services to children and youth and to report its findings annually to the Governor, Speaker of the House, President Pro Tempore of the Senate, Chief Justice of the Supreme Court, and to each agency affected. The Commission shall establish and maintain the Office of Juvenile System Oversight, which has the responsibility of investigating and reporting misfeasance and malfeasance within the system of services provided to children and their families through public and private agencies or through the courts. The Commission distributes Oklahoma's portion of the Federal Juvenile Justice and Delinquency Prevention funds. Over one-half million dollars annually is distributed to public and private agencies for Juvenile Delinquency Prevention projects. The Commission provides coordination for the implementation of P.L. 99-457. This project, per Executive Order 87-22, provides planning and coordination for the development of a statewide comprehensive delivery system of services for Oklahoma's developmentally delayed and handicapped infants and toddlers and preschool children.

4111 North Lincoln Boulevard
Oklahoma City, Oklahoma 73105
(405) 521-4016

Department of Mental Health

Oklahoma Department of Mental Health supports community mental health centers, drug and alcohol programs, domestic violence programs, crisis stabilization and referral services, state hospitals, and prevention programs. The department's Reach-Out program includes a clearinghouse of free printed materials on prevention of drug and alcohol abuse, curriculum materials for use in the classroom, and a lending library of films and videotapes on alcohol and drug-related issues.

1200 North East 13th
Oklahoma City, Oklahoma 73117
(405) 271-7474

Reach-Out program public Information number (405) 271-8755

Office of Child Abuse Prevention

The Office of Child Abuse Prevention within the Health Department Guidance Services provides a leadership role in preparation and implementation of statewide child abuse prevention planning and programming offers continuing professional education and training in the area of child abuse and neglect. Guidance Service clinicians throughout the state provide for the coordination of child abuse prevention efforts in all seventy-seven counties of Oklahoma.

Oklahoma State Department of Health
1000 N.E. 10th Street
P.O. Box 53551
Oklahoma City, Oklahoma 73152
(405) 271-4477

State Health Department Guidance Center Services

The Guidance Service System offers professional staff in five major areas: Child development, psychology, social work, speech pathology and audiology. Although not all professional disciplines and represented in all clinics, most services can be obtained on a statewide basis, either through shared services, referrals, or contractual arrangements. Consultants are used in the areas of pediatrics, neurology, psychiatry, otolaryngology and other specialities.

Oklahoma State Department of Health
1000 N.E. 10th Street
P.O. Box 53551
Oklahoma City, Oklahoma 73152
(405) 271-4477

State Health Department, AIDS Division

The AIDS Division provides in-service programs for statewide schools, upon request, and any interested parental involvement organizations.

AIDS Information number 1-800-522-9054 (24 hr./365 days)

Oklahoma State Department of Health
1000 N.E. 10th Street
P.O. Box 53551
Oklahoma City, Oklahoma 73152
(405) 271-4636

AVAILABLE FREE SERVICES

Consumer Protection

BETTER BUSINESS BUREAU (918) 664-1266 (Tulsa); (405) 239-6081 (Oklahoma City)
Offices not in other counties, but services are available to anyone.

CONSUMER CREDIT COUNSELING (918) 744-5611 (Tulsa); (405) 947-6631 (Oklahoma City)
Offices not in other counties, but services are available to anyone.

OKLAHOMA STATE DEPARTMENT OF CONSUMER CREDIT (405) 521-3653
Number to call if charged too high a finance fee.

SMALL CLAIMS COURT Check local listing

Jobs

BUREAU OF INDIANS AFFAIRS--CAREER DEVELOPMENT
Area offices: Anadarko (405) 247-6673: Muskogee (918) 687-2296
Vocational Training, Academic Assistance, Job Placement

FEDERAL JOB INFORMATION CENTER (405) 231-4948
Job Descriptions, Available Placements, Applications

JOB CORPS (405) 348-6600
24-hour toll free number 1-800-624-9191
Testing, Counseling, Assistance for GED Test, On-the-Job Training

OKLAHOMA STATE EMPLOYMENT SERVICE Check Local Listing
Every county served, but offices open on a rotation basis in some counties. Counseling, Available Jobs, Placement.

Health Services

COUNTY HEALTH DEPARTMENT Check Local Listing

Possible services provided: Immunizations for Communicable Diseases, Flu shots, Chronic Disease Screening (i.e. high blood pressure, diabetes, etc.), Tuberculosis Screening and Medication, V.D. Screening and Medication, Well Baby Clinic, Weight Program (Nutrition for pregnant women and children under five who are nutritionally at risk; vouchers for nutritional foods available), Teen pregnancy (Counseling).

Mental Health Counseling, Drug Abuse Services, Alcohol Abuse Services.

GUIDANCE CENTER Check local listing
(Available in all counties except Cimarron)
Evaluations for diagnostic purposes. Educational Assistance, Child Development, Counseling for child and/or family, Consultant Services.

VOCATIONAL REHABILITATION Check local listing
Assistance is available for any physical or mental handicap that is a vocational handicap. After approval, job placement, counseling, tuition, and other services are available.

WORDS YOU NEED TO KNOW

ADJUSTED GROSS INCOME: Amount left after subtracting deductions from gross income.

ASSESS: To charge the taxpayer's account for taxes due.

BENEFICIARY: The person or persons who receive the proceeds of a life insurance policy after the death of the insured.

BREACH OF CONTRACT: The failure of one party to live up to the terms stated in a contract.

BUDGET: A plan for spending and saving future income.

CHECK ENDORSEMENT: The signing of one's name on the back of a check in order to obtain the cash or credit represented on the face.

COMPARISON SHOP: To check retailers by phone, in person, or through their advertisements to compare prices, selection, quality, and customer services before deciding to buy.

CONSUMER: An individual or business that buys goods or services for use.

CONTRACT: An agreement between two or more persons legally binding them to an exchange of goods, money, or services.

CONTRIBUTION: Money given to a church or charity which entitles you to take a deduction.

COSIGNER: A person who signs a loan contract with a borrower, agreeing to repay the loan if the borrower cannot or will not do so.

CREDIT: A way of buying goods or services now by promising to pay in the future.

CREDIT BUREAU: An agency that maintains credit histories on people who use credit.

CREDIT RATING: The judgment those who loan money make about the character, capacity, and/or capital of a borrower and his or her ability to repay debts.

ECONOMY: The way a nation manages the means of production, distribution, and consumption of its resources.

EVADE: To purposely avoid paying taxes.

FILING PERIOD: For federal income tax returns generally between January 1 and April 15.

FIXED EXPENSE: A cost that remains almost the same each budget period, such as rent and insurance premiums.

FLEXIBLE EXPENSE: A cost that varies each budget period, such as entertainment, clothing, and gifts.

FRAUD: A deliberate plan to cheat someone of his or her money or goods.

GAIN: A net increase in income.

GARNISH: The legal act of a creditor to take money due directly from the overdue borrower's paycheck.

GENERIC NAME: The chemical name for a drug which is not protected by law as a trade or brand name is. A generic drug usually has the same quality but sells for a lower price than a brand name drug.

IMPULSE BUYING: A quick and usually emotional decision by a consumer to buy something.

INFLATION: An increase in the volume of money and credit relative to available goods. This causes a continuing rise in the general price level.

INSTALLMENT CREDIT: A kind of retail credit that requires a loan to be repaid with regular payments, including interest charges, at given intervals. The buyer signs a contract and usually makes a down payment.

INSURANCE: Coverage by contract whereby one party agrees to protect another against a specified loss.

INTERNAL REVENUE SERVICE: The U.S. Government agency responsible for collecting the government's income taxes.

ITEMIZING: On tax returns listing specific tax deductions rather than taking a standard deduction.

JOINT RETURN: Federal or state tax return filed jointly by two people who are married to each other.

LEASE: A contract that transfers possession and use of property from an owner (lessor) to renter (lessee) in return for rent payments. A lease specifies the owner's rights and the renter's duties.

LESSEE: A person or group renting property. Also called the renter or tenant.

LIABLE: Legally responsible, as when an insured is at fault for damages or loss.

OVERDRAFT: The act of drawing checks on a bank account for more than the balance of the account.

PREMIUM: Charges for an insurance contract or policy.

REAL ESTATE: Property in houses and land.

REFUND: Money you are entitled to if the amount of tax paid is larger than the amount of tax due.

REIMBURSE: To pay back to someone; to make restoration or payment of an equivalent amount.

RENT: The income one received for the use of his/her property. The fee one pays to use someone else's property.

REPOSSESS: To take back goods sold on credit by the seller when payments are not received on time.

RETAIL CREDIT: Credit given by a retail store to its customers, often in the form of a charge card for that store.

SALES TAX: Tax paid for items we buy.

SECOND: A product with a serious flaw that must be sold for a lower price.

SOCIAL SECURITY: A program established to help support the aged and the needy. Contributions are made to the fund by most U.S. workers.

STAPLE: Any basic item and food regularly used in most homes.

TAX RECORDS: Receipts and bills of sales which are kept for information when filing tax returns.

TENANT: Someone living in another's property and paying rent to the owner.

TITLE: Legal proof or right, usually a contract, to the ownership and possession of real estate.

UNIT PRICE: The cost of an item broken down to its smallest unit of measure for the purpose of comparison shopping. For example, the price of one ounce, gram, pint, or liter.

VALID CONTRACT: An agreement made by two or more parties that meets all the conditions required by law to be binding.

WAGES: Income received by an employee.

WARRANTY: A guarantee, usually in writing, from a manufacturer to certify the quality of goods or services for a given time.

WHOLESALER: A company that sells products in large quantities to stores that in turn sell to customers.

ADDITIONAL INFORMATION FOR TEACHERS

CURRICULUM RESOURCES
SURVIVAL SKILLS

PRINT

Barron Publishing, 250 Wireless Blvd., Hauppauge, NY 1178

Survival Math. Edward Williams and Jacob Cohen (Gr. 9-12) 1982 paperback
$9.95 (ISBN 0-8120-2012-X)

Cebco Standard Publishing, 9 Kubick Road, Fairfield, NJ 07006

"Basic Skills in Shopping"
"Understanding Advertisements"
"Basic Skills in Following Directions"
"Basic Skills in Getting Around"
"Basic Skills Around the House"

Dairy Council of California,

Food Book

Educational Design, Inc., 47 West 13th St., New York, NY 10011
(212) 255-7900, 1-800-221-9372 (toll free)

Life Skills Reading. Carol Mullins. 1980. $30 (11 workbooks)
$79 (30 workbooks)

Gamco Industries, Inc., P.O. Box 1911, Big Spring, TX 79720

"Reading Labels, Directions, and Instructions"
"Banking and Budgeting"
"Filling in Forms"
"Reading and Reasoning"
"Finding Your Way: Survival Map Skills"
"Pricing and Purchasing"

Hayes School Publishing Co., Inc., Wilkinsburg, PA

Practicing Real Life Skills: An Upgraded Classroom Simulation.

Janus Book Publishers, 2501 Industrial Parkway West, Hayward, CA 94545

- "Becoming a Driver"
- "Finding A Good Used Car"
- "Getting Around Cities and Towns"
- "Help! First Steps to First Aid"
- "Reading and Following Directions"
- "Reading a Newspaper"
- "Reading Schedules"
- "Using the Phone Book"
- "Using the Want Ads"
- "Pay by Check"
- "Making It on Your Own"
    - Time to Change and Other Stories
    - The Choice and Other Stories
    - Job Planner: A Guide to Career Planning
    - Sign Language Books A, B, C, D
    - Be Ad-Wise
    - Credit Language
    - Banking Language: A Survival Vocabulary
    - Clothing Language: A Survival Vocabulary
    - Getting Around Cities and Towns
    - Getting Help: A Guide to Community Services
    - Driver License Language: A Survival Vocabulary
    - Entertainment Language: A Survival Vocabulary
    - Supermarket Language: A Survival Vocabulary
    - Know Your Rights: A Guide to Consumer Protection
    - More for Your Money
    - Medical Language: A Survival Vocabulary

McGraw-Hill, 1221 Avenue of the American, New York, NY 10020

Survival: A Guide to Living on Your Own. Joan Kelly and Valerie Chamberlain. 1980. $21.32 (ISBN 0-07-033870-1)

Frank E. Richards Publishing Co., Inc., Phoenix, NY 13135

Catalog Shopping
Basic Health: How to Keep Your Body Happy

Scott, Foresman & Company, 2105 McDaniel Dr., Carrollton, TX 75006

Reading for Survival in Today's Society

NONPRINT

Barr Films, 3490 East Foothill Blvd., Pasadena, CA 91107, (919) 338-7878.

"Managing Your Money" 1 color film or video cassette, teacher's guide, 1979, $505.00

Educational Audio Visual, Inc., 17 Marble Ave., Pleasantville, NY 10570 (914) 769-6332, 1-800-431-2196 (toll free)

"Basic Writing Skills for Everyday Life" 4 filmstrips, 4 cassettes, teacher's guide, 16 duplicating masters, resource book. 1977. Item #7KF6078, $168.00.

"Earning a Living: A Realistic Guide to Working" 4 filmstrips, 4 cassettes, spirit masters, resource manuals, teacher's guide, 1977. Item #7KF6075. $168.00.

Educational Designs, Inc., 47 West 13th St., New York, NY 10011 (212) 255-7900.

"Me and Jobs," 1979, 5 filmstrips, 5 cassettes, teacher's guide.

Guidance Associates, Inc., Communications Park, Box 300, White Plains, NY 10602, 1-800-431-1242 (toll free)

"Is There Life After High School? Planning Your Future" 3 filmstrips, 1 video tape, 1979. $159.00.

Sunburst Communications, Inc., Box 134-M, 39 Washington Ave., Pleasantville, NY 10570, 1-800-431-1934 (toll free)

"Label Literacy: How to Read Food Packaging" 2 filmstrips, 2 cassettes or records, teacher's guide. 1979. $119.00.

Other publishers have both print and nonprint materials available. Check their current catalogs. A few of them are:

Lakeshore Lifeskills
P.O. Box 6261
Carson, CA 90749
1-800-421-5354 (toll free)

AIT AV Marketing
Box A
Bloomington, IN 47402-0120
(812) 339-2203
1-800-457-4509 (toll free)

Check with your school librarian for other sources.

ADDITIONAL INFORMATION FOR TEACHERS

Additional resources are available from many publishers and jobbers. We suggest you add to this list as you discover materials that may be helpful in your teaching situation.

EVALUATION

SURVIVAL SKILLS

We would like to continually improve the quality and usefulness of the curriculum resource materials we develop. Would you help us by responding to the following?

1. Circle grade level(s) you teach: 1 2 3 4 5 6 7 8 9 10 11 12
2. Sujects(s) you teach: ______________________________

   ____
3. Were the suggested activities:

   _____ most helpful _____ of some help _____ of no help
4. What is the major strength of this publication? __________

   ____

   ____
5. What changes should be made in this publication? __________

   ____

   ____
6. What other kinds of publications or products would be of use to you? ______________________________

   ____

   ____

In the following space, would you please share a successful teaching idea with us?

Name ______________________ School ____________________

Subject ____

Idea ____

____

____

____

Return to: Curriculum Section, State Department of Education, 2500 North Lincoln Boulevard, Oklahoma City, Oklahoma 73105-4599